



## Accident Insurance

### Basic Plan

Nobody expects an accident to happen. But if it does, your main focus should be on recovery, not how you're going to pay your bills. Colonial Life accident insurance provides benefits directly to you to use however you like – from medical costs to everyday expenses. Whether it's a fall or a car accident, your benefits offer support when you need it.

#### OUR COVERAGE INCLUDES:

- Benefits payable directly to you
- No medical questions to qualify for coverage
- Coverage for simple and complex injuries
- Benefits payable, regardless of other insurance
- Worldwide coverage
- Keep coverage no matter where you go
- Works alongside your health savings account (HSA)

All of this can help with unexpected accidents.



Milo was running on the playground when he tripped and injured his hand.



#### URGENT CARE CENTER VISIT

Milo went to an urgent care center and received immediate care.



#### DIAGNOSTIC PROCEDURE

The doctor ordered an X-ray and discovered Milo had fractured his hand.



#### LACERATION

The doctor also found that Milo had a cut on his hand.



#### MEDICAL EQUIPMENT

Milo was discharged with a splint.



#### DOCTOR'S OFFICE VISIT

Over the next several weeks, he had three follow-up appointments with his doctor.

#### MILO'S BENEFITS

With Colonial Life accident benefits, Milo's parents were able to pay the annual deductible and co-payments.

Accident emergency treatment	\$125
X-ray	\$40
Laceration (no stitches)	\$30
Fracture (hand)	\$400
Medical equipment (splint)	\$40
Accident follow-up treatment (3 visits)	\$135

**Total: \$770**

*For illustrative purposes only.*

Benefit amounts may vary and may not cover all expenses. The policy has exclusions and limitations.

# Olivia was driving to the store when she got into a car accident.



## AMBULANCE AND EMERGENCY ROOM VISIT

Olivia arrived by ambulance to the nearest emergency room and received immediate care.



## DIAGNOSTIC PROCEDURES

The doctor ordered an X-ray and discovered Olivia had fractured her thigh (femur). He also ordered a CT scan of her head to check for brain injury.



## HOSPITAL ADMISSION, CONFINEMENT AND SURGERY

Olivia was admitted to the hospital for surgery on her leg. She was confined for three days.



## PHYSICAL THERAPY

Olivia had eight sessions of physical therapy to help regain the strength in her leg.



## DOCTOR'S OFFICE VISITS

Over the next several weeks, she had six follow-up appointments with her doctor.

OLIVIA'S BENEFITS	
Olivia's accident benefits helped cover her annual deductible and co-payments.	
Ambulance	\$200
Accidental injury due to an automobile accident	\$250
Accident emergency treatment	\$125
X-ray	\$40
Medical imaging study (CT)	\$200
Hospital admission	\$1,250
Hospital confinement (3 days)	\$750
Thigh fracture – femur (surgical)	\$3,600
Surgery (exploratory/arthroscopic)	\$250
Medical equipment (crutches)	\$100
Accident follow-up treatment (6 visits)	\$270
Physical therapy (8 days)	\$240
<b>Total: \$7,275</b>	

Benefits are per covered person per covered accident unless stated otherwise.

### INITIAL CARE

Accident emergency treatment	\$125
Hospital emergency room, urgent care facility or physician's office	
Accidental injury due to an automobile accident	\$250
Air ambulance	\$1,600
Ambulance – ground or water	\$200
Observation room (up to two days per calendar year)	\$175 per day
X-ray	\$40

### COMMON ACCIDENTAL INJURIES

Burn (based on size and degree)	\$1,000 – \$12,000
Burn – skin graft	50% of applicable burn benefit
Coma (lasting for seven or more consecutive days)	\$12,500
Concussion	\$100
Dislocation – separated joint	
■ Non-surgical – repair	\$100 – \$2,250
■ Incomplete dislocation – or dislocation without anesthesia	25% of benefit
Examples: elbow: \$500   ankle: \$1,000   knee: \$1,250   hip: \$2,250	
■ Surgical – repair	\$200 – \$4,500
Examples: elbow: \$1,000   ankle: \$2,000   knee: \$2,500   hip: \$4,500	
Emergency dental work	\$50 – \$200
Dental extraction or dental crown, denture or implant	
Eye injury – with surgical repair or removal of a foreign object	\$250
Fracture – complete	
■ Non-surgical – repair	\$275 – \$3,000
■ Chip fracture	25% of benefit
Examples: hand: \$400   foot: \$400   collarbone: \$625   leg: \$875	
■ Surgical – repair	\$550 – \$6,000
Examples: hand: \$800   foot: \$800   collarbone: \$1,250   leg: \$1,750	
Hearing-loss injuries <sup>1</sup>	\$140
Knee cartilage – torn (with surgical repair)	\$600
Laceration (based on repair and length)	\$30 – \$625
Ruptured disc (with surgical repair)	\$600
Tendon/ligament/rotator cuff (with surgical repair)	
■ One	\$600
■ Two or more	\$1,200

### HOSPITAL CARE

Hospital admission	\$1,250
Hospital confinement (up to 365 days)	\$250 per day
Hospital sub-acute intensive care unit confinement (up to 30 days)	\$350 per day
Intensive care unit admission	\$1,750
Intensive care unit confinement (up to 15 days)	\$450 per day

### SURGICAL CARE

Blood/plasma/platelets – transfusion	\$400
Surgery (based on type of repair and surgery)	\$225 – \$1,200

For illustrative purposes only.

Benefit amounts may vary and may not cover all expenses. The policy has exclusions and limitations.

## TRANSPORTATION & LODGING

Transportation for hospital confinement ..... (up to three round trips, 50+ miles from home)	\$500 per round trip
Lodging – companion (up to 30 days) .....	\$125 per day

## FOLLOW-UP CARE

Accident follow-up treatment – including transportation/telemedicine ..... (up to six benefits per covered person per covered accident and up to 12 benefits per covered person per calendar year)	\$45
--	------

### Medical equipment

<ul style="list-style-type: none"> <li>■ Tier 1 ..... \$40 Arm sling, cane, medical ring cushion, neck brace or wrist/ankle splint</li> <li>■ Tier 2 ..... \$100 Bedside commode, cold therapy system (cryotherapy), crutches, leg brace, shower chair, walker or walking boot</li> <li>■ Tier 3 ..... \$200 Back brace, body jacket, continuous passive movement (CPM), halo, electric scooter, hospital bed (including rental), knee scooter, stair lift chair, wheelchair</li> </ul>
---

Medical imaging study – CT, CAT scan, EEG, EMG, MR or MRI ..... (one per calendar year)	\$200
---	-------

Pain management for epidural anesthesia – non-surgical .....	\$125
--	-------

Post-traumatic stress disorder (PTSD) .....	\$250
---	-------

### Prosthetic device/artificial limb

<ul style="list-style-type: none"> <li>■ One ..... \$600</li> <li>■ More than one ..... \$1,200</li> <li>■ Repair/replacement<sup>2</sup> ..... \$300/\$600</li> </ul>
--

Rehabilitation unit confinement ..... (up to 15 days, not to exceed 30 days per calendar year)	\$125 per day
--	---------------

Therapy – occupational, physical or speech (up to 10 days) .....	\$30 per day
--	--------------

## ACCIDENTAL DISMEMBERMENT

Accidental dismemberment .....	\$300 – \$20,000
<ul style="list-style-type: none"> <li>■ Loss, loss of use or paralysis – hand, arm, foot, leg, sight of eye</li> <li>■ Loss, loss of use – finger, toe, partial dismemberment of finger or toe</li> </ul>	

### Accidental dismemberment due to a catastrophic accident

Named insured, spouse or child .....	\$12,500 <sup>3</sup>
<ul style="list-style-type: none"> <li>■ Total and irrecoverable loss, loss of use or paralysis – 180-day elimination period</li> <li>■ Both hands, arms, feet, legs or the sight of both eyes; or any combination; or</li> <li>■ Loss of hearing in both ears, or loss of ability to speak</li> </ul>	

## ACCIDENTAL DEATH

### Accidental death

<ul style="list-style-type: none"> <li>■ Named insured, spouse ..... \$25,000</li> <li>■ Child ..... \$5,000</li> </ul>
---

### Accidental death common carrier

Examples of common carriers are mass transit trains, buses and planes

<ul style="list-style-type: none"> <li>■ Named insured, spouse ..... \$100,000</li> <li>■ Child ..... \$15,000</li> </ul>
---



For more information,  
talk with your  
benefits counselor.