



Hospital Confinement Indemnity Insurance

Plan 1



For more information,
talk with your
benefits counselor.

ColonialLife.com

Our Individual Medical Bridge insurance can help with medical costs that your health insurance may not cover. These benefits are available for you, your spouse and eligible dependent children.

Hospital confinement \$1,000

Maximum of one benefit per covered person per calendar year

Daily hospital confinement rider \$100 per day

Observation room \$100 per visit

Maximum of two visits per covered person per calendar year

Rehabilitation unit confinement \$100 per day

Maximum of 15 days per confinement with a 30-day maximum per covered person per calendar year

Waiver of premium

Available after 30 continuous days of a covered hospital confinement of the named insured

Health savings account (HSA) compatible

This plan is compatible with HSA guidelines. This plan may also be offered to employees who do not have HSAs.

Colonial Life Individual Medical Bridge offers an HSA-compatible plan in most states.

THIS POLICY PROVIDES LIMITED BENEFITS.

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for this coverage.

EXCLUSIONS

We will not pay benefits for injuries received in accidents or for sicknesses which are caused by: (a) alcoholism or drug addiction, (b) dental procedures, (c) elective procedures and cosmetic surgery, (d) felonies or illegal occupations, (e) pregnancy of a dependent child, (f) psychiatric or psychological conditions, (g) suicide or injuries which any covered person intentionally does to himself or herself, or (h) war. We will not pay benefits for hospital confinement (i) due to giving birth within the first nine months after the effective date of the policy or (j) for a newborn who is neither injured nor sick. (k) The policy may have additional exclusions and limitations which may affect any benefits payable.

PRE-EXISTING CONDITION LIMITATION

(l) We will not pay benefits for loss during the first 12 months after the effective date due to a pre-existing condition. (m) A pre-existing condition is a sickness or physical condition for which a covered person was treated, had medical testing, received medical advice or had taken medication within the 12 months before the effective date of the policy. (n) This limitation applies to the following benefits, if applicable: Hospital Confinement, Daily Hospital Confinement, Enhanced Intensive Care Unit Confinement and Rehabilitation Unit Confinement.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy form IMB7000 (including state abbreviations where used, for example: IMB7000-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

This form is not complete without form #562973.



Hospital Confinement Indemnity Insurance*

Health Screening



For more information,
talk with your
benefits counselor.

ColonialLife.com

Individual Medical Bridge insurance health screening benefit can help pay for health and wellness tests you have each year.

Health screening \$50

Maximum of one health screening test per covered person per calendar year;
subject to a 30-day waiting period

- Any generally accepted cancer screening test not listed
- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- Carotid Doppler
- CEA (blood test for colon cancer)
- Cervical cancer screening tests (approved by the federal FDA, upon the referral of the insured's health care provider)
- Chest X-ray
- Colonoscopy
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Human papilloma virus screening test
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test for HDL and LDL levels
- Serum protein electrophoresis (blood test for myeloma)
- Skin cancer biopsy
- Stress test on a bicycle or treadmill
- Thermography
- ThinPrep pap test
- Virtual colonoscopy

Cancer screening tests are included on the same terms as other screenings.

*The filed product name is Limited Benefit Hospital Confinement Indemnity Insurance in California.

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Waiting period means the first 30 days following any covered person's policy coverage effective date, during which no benefits are payable.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy form IMB7000-CA. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

CA LIC# _____

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC.

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STATE-SPECIFIC DISCLOSURES

KY: Premium will vary based on the coverage selected and the age of the named insured.

Eligibility for Benefits

The provisions of this policy insure a covered person against losses due to injuries received in a covered accident or losses due to a covered sickness.

Covered Accident means an unintended or unforeseen bodily injury sustained by a covered person, wholly independent of disease, bodily infirmity, illness, infection, or any other abnormal physical condition and which:

- occurs on or after the Coverage Effective Date;
- occurs while policy is in force; and
- is not excluded by name or specific description in this policy.

Covered Sickness means an illness, infection, disease or any other abnormal physical condition, not caused by an accident, which:

- occurs on or after the policy coverage effective date;
- occurs while this policy is in force; and
- is not excluded by name or specific description in this policy.

End of Coverage for the Named Insured

This policy is guaranteed renewable for life as long as you pay the premiums when they are due or within the grace period.

STATE-SPECIFIC EXCLUSIONS

AK: (a) Replaced by intoxicants and narcotics

CA: (a) Replaced by intoxicants or controlled substances; (c) Replaced by cosmetic surgery

CT: (a) Replaced by intoxication or drug addiction; (d) Replaced by felonies; (e) Exclusion does not apply

DE: (a) Exclusion does not apply

IL: (a) Replaced by alcoholism, intoxication, or drug addiction; (e) Exclusion does not apply; (g) Exclusion does not apply

KS: (a) Replaced by intoxicants and narcotics; (f) Exclusion does not apply; (h) Replaced by war or armed conflict; (i) Exclusion does not apply; (j) or requires necessary care and treatment of medically diagnosed congenital defects, birth abnormalities or routine and necessary immunizations

KY: (a) Replaced by intoxicants, narcotics and hallucinogenics

LA: (a) Replaced by intoxicants and narcotics

MI: (g) Exclusion does not apply

MN: (a) Replaced by narcotic addiction; (e) Exclusion does not apply; (g) Exclusion does not apply

MO: (a) Replaced by drug addiction

NC: (i) Exclusion does not apply

OR: (a) Exclusion does not apply; (d) Replaced by felony; (i) Replace "nine months" with "six months"

SC: (f) Replaced by mental or emotional disorders

SD: (a) Exclusion does not apply

TN: (a) Replaced by intoxicants and narcotics; (e) Exclusion does not apply

TX: (a) Replaced by intoxicants and narcotics

STATE-SPECIFIC PRE-EXISTING CONDITION LIMITATIONS

NV, WY: (m) applies within the six months before the policy effective date.

CT: (m) Pre-existing Condition means having a sickness or physical condition for which any covered person was treated, received medical advice or had taken medication within 12 months before the effective date of this policy.

FL: (m) Pre-existing Condition means any covered person having a sickness or physical condition that during the 12 months immediately preceding the effective date of this policy had manifested itself in such a manner as would cause an ordinarily prudent person to seek medical advice, diagnosis, care, or treatment or for which medical advice, diagnosis, care, or treatment was recommended or received.

Routine follow-up care during the 12 months immediately preceding the effective date of this policy to determine whether a breast cancer has recurred in a covered person who has been previously determined to be free of breast cancer does not constitute medical advice, diagnosis, care, or treatment for purposes of determining pre-existing conditions, unless evidence of breast cancer is found during or as a result of the follow-up care.

GA: (m) Pre-existing Condition means having a sickness or physical condition for which any covered person was treated, had medical testing, received medical advice or had taken prescription medication within 12 months before the effective date of this policy.

IL: (m) Pre-existing Condition means having a sickness or physical condition for which any covered person was diagnosed, treated, had medical testing by a legally qualified physician, or received medical advice or had taken medication within 12 months prior to the effective date of this policy.

ME: (m) Pre-existing Condition means having a sickness or physical condition for which any covered person was treated, had medical testing, or received medical advice within 12 months before the effective date of this policy.

NC: (m) Pre-existing Condition means having those conditions whether diagnosed or not, for which any covered person received medical advice, diagnosis, care or treatment was received or recommended within one-year period immediately preceding the effective date of this policy.

If you are 65 or older when this policy is issued, pre-existing conditions will include only conditions specifically eliminated by rider.

OR: Pre-existing Condition means having a sickness or physical condition for which any covered person was diagnosed, received treatment, care or medical advice within the 6-month period immediately preceding the effective date of this policy.

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This form is not complete without base form 562880, 562911, or 562942.

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