



# Hospital Confinement Indemnity Insurance

## Plan 1



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 admission** ..... **\$1,000**  
Maximum of one benefit per covered person per calendar year

**Daily hospital confinement** ..... **\$100 per day**  
Maximum of 365 days per confinement. Re-confinement for the same or related condition within 90 days of discharge is considered a continuation of a previous confinement

**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 & Accident Insurance Company's Individual Medical Bridge insurance 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 AND LIMITATIONS

We will not pay benefits for losses which are caused by: dental procedures, cosmetic surgery, felonies or illegal occupations, intoxicants and narcotics, mental, nervous, or emotional disorders, suicide or injuries which any covered person intentionally does to himself or herself, or war or armed conflict. We will not pay benefits for loss during the first 12 months after the effective date due to a pre-existing condition. A pre-existing condition is a condition for which medical advice or treatment was recommended by a doctor or received from a doctor within a 12-month period before the effective date of the coverage of the covered person.

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-PA P1. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC.  
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For more information,  
talk with your  
benefits counselor.

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