



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
Per covered person per day of hospital confinement	
Maximum of 365 days per covered person per 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	

THIS POLICY PROVIDES LIMITED BENEFITS.

EXCLUSIONS

We will not pay benefits for losses which are caused by: alcoholism or drug addiction, dental procedures, elective procedures and cosmetic surgery, felonies or illegal occupations, pregnancy of a dependent child, psychiatric or psychological conditions, suicide or injuries which any covered person intentionally does to himself or herself, or war. We will not pay benefits for hospital confinement due to giving birth within the first nine months after the certificate effective date or for a newborn who is neither injured nor sick. 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 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.

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-AL.]. 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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Health Screening



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ColonialLife.com

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

Health screening **\$50**

Payable once per covered person per calendar year; subject to a 30-day waiting period.

- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- CEA (blood test for colon cancer)
- Carotid Doppler
- Chest X-ray
- Colonoscopy
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemocult stool analysis
- 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

MO & ND: Waiting period does not apply

The filed product name is Limited Benefit Health Insurance Coverage in GA. The filed product name is Hospital Confinement Indemnity Policy Coverage in ME. The filed product name is Hospital Confinement Indemnity Insurance Coverage in PA and CT. The filed product name is Limited Benefit Hospital Confinement Indemnity Insurance Coverage in TN and VA.

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 insurance.

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