Group Accident Insurance

Preferred Plan

If you are in an accident, your focus should be on recovery, not how you're going to pay your bills. Colonial Life accident insurance can pay benefits directly to you to use however you like — from medical costs to everyday expenses. Whether you've had a fall or a car accident, these benefits can offer financial 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
- Works alongside your Health Savings Account (HSA)

BENEFITS STORY

Milo was working in his yard when he tripped and injured his hand.

With Colonial Life accident benefits, Milo was able to pay the annual deductible and co-payments for his health insurance plan without using his savings or taking on debt.

Milo went to an urgent care facility and received immediate care.	
The doctor ordered an X-ray and discovered Milo had fractured his hand.	
The doctor also found that Milo had a cut on his hand but did not require stitches.	
Milo was discharged with a splint.	
Over the next several weeks, Milo had two follow-up appointments with his doctor.	

MILO'S ACCIDENT BENEFITS	
Treatment in a physician's office or urgent care facility	$100
• X-ray • Fracture (hand)	$60 $1,200
Laceration (no repair)	$50
Durable medical equipment	$50
Physician follow-up visits (2 visits)	$50 x 2 = $100
Total	**$1,560**

For illustrative purposes only. Benefit amounts may vary and may not cover all expenses.

Give your benefits a boost

We know that more complicated or severe accidents result in more expensive medical bills and more disruption in your life.

Group Accident includes a Benefit Booster* to provide additional financial support for serious accidents. If you have more than $5,000 in payable benefits for a covered accident, we will give you a $500 boost to your benefits to help you with whatever expenses you have.

*Payable once per Insured per covered accident

BENEFITS STORY

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

Olivia's benefits helped her cover her medical expenses when she was injured in a car accident, helping her to focus on her recovery.

	OLIVIA'S ACCIDENT BENEFITS	
Olivia arrived by ambulance at the nearest emergency room and received immediate care.	• Ambulance • Emergency department visit • Injury due to auto accident	$300 $200 $250
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.	• X-ray • Medical imaging • Fracture (thigh)	$60 $200 $3,150
Olivia required surgery for her leg.	• Surgical repair (thigh fracture) • General anesthesia	$3,150 $250
Olivia boarded her pet for two nights after her surgery.	Pet boarding (2 days)	$20 x 2 = $40
Olivia had eight sessions of physical therapy to help regain the strength in her leg and two follow-up appointments with her doctor.	• Therapy services (8 sessions) • Physician follow-up visits (2 visits)	$45 x 8 = $360 $50 x 2 = $100
Olivia's benefits for this accident totaled more than $5,000.	Benefit Booster	$500
	Total	**$8,560**

For illustrative purposes only. Benefit amounts may vary and may not cover all expenses.

Benefits are per covered person per covered accident unless stated otherwise

Injury benefits

- **Burns (based on size and degree)** ..... $500–$15,000
- **Concussion** $375
- **Connective tissue damage** ..... $100–$200
- **Eye injury** $300
- **Hearing loss injuries** $120
  (Maximum once per lifetime per ear per insured)
- **Injury due to auto accident** $250
- **Internal injuries** $200
- **Knee cartilage (meniscus) injury** $150
- **Lacerations** ..... $50–$600
- **Loss of a digit — partial** ..... $300–$600
- **Loss of a digit** ..... $750–$2,000
- **Ruptured or herniated disc** ..... $150–$300

Fracture benefits

- **Injury** ..... **$200–$3,750**
  Examples: finger: $200 | wrist: $1,200 | hip: $3,150
- **Surgical repair of fracture** **100%**
  (Payable as an additional % of the applicable fractures benefit)
- **Chip fracture** **25%**
  (Payable as a % of the applicable fractures benefit)

Dislocation benefits

- **Injury** ..... **$200–$3,000**
  Examples: elbow: $450 | ankle: $1,200 | hip: $3,000
- **Surgical repair of dislocation** **100%**
  (Payable as an additional % of the applicable dislocations benefit)
- **Incomplete dislocation** **25%**
  (Payable as a % of the applicable dislocations benefit)

Treatment benefits

- **Air ambulance** **$1,500**
- **Ambulance (ground or water)** **$300**
- **Durable medical equipment** ..... **$50–$200**
- **Emergency dental repair** ..... **$100–$300**
- **Emergency department** **$200**
  (Maximum 4 per year)
- **Family care** ..... **$50 per day**
  (Maximum of one benefit per day for all Insureds combined, up to a maximum of three days per covered accident, regardless of the number of children)
- **Injections to prevent or limit infection** **$50**
- **Lodging** ..... **$200 per day**
  (Maximum 30 days)
- **Medical imaging** **$200**
- **Pain management injections** **$100**
- **Pet boarding** ..... **$20 per day**
  (Maximum of one benefit per day for all insureds combined, up to a maximum of three days per covered accident, regardless of the number of pets that are boarded)
- **Prosthetic device or artificial limb** ..... **$1,250–$2,500**
- **Skin grafts (due to burns)** **50%**
  (Payable as a % of the applicable burn benefit)
- **Skin grafts (not due to burns)** ..... **$250–$500**
- **Transfusions** **$400**
- **Transportation** ..... **$150 per trip**
  (Maximum 6 one-way trips)
- **Treatment in a physician's office or urgent care facility** ... **$100**
  (Maximum 4 per year)
- **X-ray or ultrasound** **$60**

Surgery benefits

- **Anesthesia** ..... **$150–$250**
- **Connective tissue surgery** ..... **$125–$1,600**
- **Eye surgery** **$300**
- **General surgery**
  - **Abdominal, thoracic, or cranial** **$1,500**
  - **Exploratory surgery** **$225**
- **Hernia surgery** **$300**
- **Knee cartilage (meniscus) surgery** ..... **$100–$600**
- **Outpatient surgical facility** **$300**
- **Ruptured or herniated disc surgery** ..... **$125–$1,500**

Recovery care benefits

- **At-home care** ..... **$100 per day**
  (Maximum 5 days)
- **Benefit Booster** **$500**
- **Physician follow-up visits** **$50**
  (Maximum 4 days per covered accident and 16 days per calendar year)
- **Rehabilitation or sub-acute rehabilitation unit confinement** ..... **$150 per day**
  (Maximum 15 days per covered accident and 30 days per calendar year)
- **Therapy services (speech, physical therapy, occupational therapy)** ..... **$45 per day**
  (Maximum 15 days)

Options checked below have been chosen by your employer to enhance your Group Accident Coverage.

☐ Recovery Plus package

- **Behavioral health therapy** ..... **$45 per day**
  (Maximum 15 days)
- **Post-traumatic stress disorder (PTSD)** **$200**
- **Prescription drug** **$25**
- **Additional therapy services (chiropractic, acupuncture, alternative therapy)** **$45**
  (Existing therapy services benefit maximum applies to additional therapy services, maximum 15 days)
- **Injury due to felonious act of violence or sexual assault** **$250**
  (Maximum once per insured per calendar year, with an accompanying police report)

☐ Gunshot wound benefit

This benefit can help pay your medical expenses if you receive a non-fatal gunshot wound. It offers you a lump sum for a covered injury regardless of any other insurance you may have and includes on/off-job coverage.

- **Gunshot wound** ..... **$_____**

This benefit covers a non-fatal gunshot wound from a conventional firearm that requires treatment by a doctor and overnight hospitalization within 24 hours of the injury. If you are shot more than once in a 24-hour period, we can pay benefits only for the first wound.

Contact your Colonial Life benefits counselor to learn more.

CT: We will pay the air ambulance or ambulance benefits directly to the licensed professional ambulance company. CT includes a benefit for "outpatient emergency medical care for accidental ingestion of a controlled substance." The at-home care benefit maximum is 80 days.

KS: Chiropractic therapy is not available.

NH: NH includes a burn benefit for 2nd degree burns under 5% of skin surface. The minimum benefit for the loss or partial loss of a digit is $1,000.

MD: The prescription drug benefit is not available.

PA: The pet boarding benefit is not available.

TN: The therapy services benefit includes chiropractic.

TX: The concussion benefit is replaced by the "concussion and acquired brain injuries" benefit. The therapy services benefit includes the following services: cognitive communication therapy; cognitive rehabilitation therapy; community reintegration services; neurobehavioral; neurocognitive therapy and rehabilitation; neurofeedback therapy; neurophysiological; neuropsychological; post-acute transition services; psychophysiological testing or treatment; and remediation.

HEALTH SAVINGS ACCOUNT (HSA) COMPATIBLE

This plan is compatible with HSA guidelines and any other HSA plan in which a covered family member may participate.

It may also be offered to employees who do not have HSAs.

THIS INSURANCE 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.

EXCLUSIONS

We will not pay benefits for claims that are caused by, contributed to by, or resulting from elective procedures, felonies or illegal occupations, hazardous avocations, impaired driving, incarceration, racing, semi-professional or professional sports, sickness, suicide or self-inflicted injuries, war, or armed conflict.

ID: "Semi-professional sports or professional sports" exclusion is replaced by "professional sports" exclusion.

IL: We will not pay benefits for claims that are caused by or resulting from Exclusions.

MD: Includes an exclusion for "Prohibited referrals." The "felonies or illegal occupations" and "impaired driving" exclusions apply only to Accidental Death and Dismemberment benefits.

MI: "Impaired driving" and "suicide or self-inflicted injuries" exclusions do not apply.

MN: "Suicide or self-inflicted injuries" exclusion does not apply.

NH: "Incarceration" and "racing" exclusions do not apply.

UT: We will not pay benefits for claims that are caused by or resulting from Exclusions.

VT: "Impaired driving" exclusion does not apply.

This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The insurance has exclusions and limitations which may affect any benefits payable. Applicable to policy form GAC4100-P and certificate form GAC4100-C (including state abbreviations where used, for example: GAC4100-P-TX and GAC4100-C-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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