



Accident Insurance

Basic Plan

You never expect an accident to happen. But if it does, your focus should be on recovery — not medical bills. Colonial Life accident insurance can help cover medical costs. Whether the accident is as simple as a cut hand from a fall or as complex as a car accident, you can count on us to support you.

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 you get back on your feet.



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	\$100
X-ray	\$30
Laceration (no stitches)	\$30
Fracture (hand)	\$325
Medical equipment (splint)	\$30
Accident follow-up treatment (3 visits)	\$135

Total: \$650

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	\$150
Accidental injury due to an automobile accident	\$250
Accident emergency treatment	\$100
X-ray	\$30
Medical imaging study (CT)	\$150
Hospital admission	\$1,000
Hospital confinement (3 days)	\$600
Thigh fracture – femur (surgical)	\$2,800
Surgery (exploratory/arthroscopic)	\$200
Medical equipment (crutches)	\$75
Accident follow-up treatment (6 visits)	\$270
Physical therapy (8 days)	\$200
Total: \$5,825	

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

INITIAL CARE

Accident emergency treatment	\$100
Hospital emergency room, urgent care facility or physician's office	
Accidental injury due to an automobile accident	\$250
Air ambulance ¹	\$1,200
Ambulance – ground or water ¹	\$150
Observation room (up to two days per calendar year)	\$150 per day
X-ray	\$30

COMMON ACCIDENTAL INJURIES

Burn (based on size and degree)	\$1,000 – \$9,000
Burn – skin graft	50% of applicable burn benefit
Coma (lasting for seven or more consecutive days)	\$10,000
Concussion	\$100
Dislocation – separated joint	
■ Non-surgical – repair	\$75 – \$1,750
■ Incomplete dislocation – or dislocation without anesthesia	25% of benefit
Examples: elbow: \$400 ankle: \$750 knee: \$1,000 hip: \$1,750	
■ Surgical – repair	\$150 – \$3,500
Examples: elbow: \$800 ankle: \$1,500 knee: \$2,000 hip: \$3,500	
Emergency dental work	\$50 – \$150
Dental extraction or dental crown, denture or implant	
Eye injury – with surgical repair or removal of a foreign object	\$200
Fracture – complete	
■ Non-surgical – repair	\$250 – \$2,500
■ Chip fracture	25% of benefit
Examples: hand: \$325 foot: \$325 collarbone: \$500 leg: \$750	
■ Surgical – repair	\$500 – \$5,000
Examples: hand: \$650 foot: \$650 collarbone: \$1,000 leg: \$1,500	
Hearing-loss injuries ²	\$120
Knee cartilage – torn (with surgical repair)	\$500
Laceration (based on repair and length)	\$30 – \$500
Ruptured disc (with surgical repair)	\$500
Tendon/ligament/rotator cuff (with surgical repair)	
■ One	\$500
■ Two or more	\$1,000

HOSPITAL CARE

Hospital admission	\$1,000
Hospital confinement (up to 365 days)	\$200 per day
Hospital sub-acute intensive care unit confinement (up to 30 days)	\$275 per day
Intensive care unit admission	\$1,500
Intensive care unit confinement (up to 15 days)	\$350 per day

SURGICAL CARE

Blood/plasma/platelets – transfusion	\$300
Surgery (based on type of repair and surgery)	\$175 – \$1,000

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)	\$400 per round trip
Lodging – companion (up to 30 days)	\$100 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
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Medical equipment

■ Tier 1 (Arm sling, cane, medical ring cushion, neck brace or wrist/ankle splint)	\$30
■ Tier 2 (Bedside commode, cold therapy system (cryotherapy), crutches, leg brace, shower chair, walker or walking boot)	\$75
■ Tier 3 (Back brace, body jacket, continuous passive movement (CPM), halo, electric scooter, hospital bed (including rental), knee scooter, stair lift chair, wheelchair)	\$150

Medical imaging study – CT, CAT scan, EEG, EMG, MR or MRI (one per calendar year)	\$150
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Pain management for epidural anesthesia – non-surgical	\$100
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Post-traumatic stress disorder (PTSD)	\$200
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Prosthetic device/artificial limb

■ One	\$500	■ More than one	\$1,000
■ Repair/replacement ³	\$250/\$500		

Rehabilitation unit confinement (up to 15 days, not to exceed 30 days per calendar year)	\$100 per day
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Therapy – occupational, physical or speech (up to 10 days)	\$25 per day
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ACCIDENTAL DISMEMBERMENT

Accidental dismemberment..... (Loss, loss of use or paralysis – hand, arm, foot, leg, sight of eye; Loss, loss of use – finger, toe, partial dismemberment of finger or toe)	\$300 ⁴ – \$15,000
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Accidental dismemberment due to a catastrophic accident

Named insured, spouse or child..... (Total and irrecoverable loss, loss of use or paralysis – 180-day elimination period; Both hands, arms, feet, legs or the sight of both eyes; or any combination; or Loss of hearing in both ears, or loss of ability to speak)	\$10,000 ⁵
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ACCIDENTAL DEATH

Accidental death

■ Named insured, spouse.....	\$25,000
■ Child	\$5,000

Accidental death common carrier

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

■ Named insured, spouse.....	\$100,000
■ Child	\$15,000



For more information,
talk with your
benefits counselor.



ColonialLife.com

- 1 In Nevada , air ambulance or ambulance: We will pay this benefit directly to the provider unless the air ambulance or ambulance bill shows that all charges have been paid in full.
- 2 One benefit for each injured ear per covered person per lifetime.
- 3 One repair or replacement per prosthetic device/artificial limb per covered person per lifetime.
- 4 In Maine, accidental dismemberment range is accurate. Minimum benefit for full dismemberment of finger or toe is \$1,000.
- 5 Payable once per lifetime per covered person.

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 POLICY PROVIDES LIMITED BENEFITS.

EXCLUSIONS

We will not pay benefits for losses that are caused by, contributed to by or occur as the result of a covered person's felonies or illegal occupations, hazardous avocations, racing, semi-professional or professional sports, sickness, suicide or injuries which any covered person intentionally does to himself, war or armed conflict. In addition, we will not pay Accidental Dismemberment Due to Catastrophic Accidents, replace "injuries a child sustains during birth, or for injuries that are the result of intoxication or use of narcotics."

State Variations for Exclusions and Limitations

IL: Not applicable to "hazardous avocations, racing, semi-professional or professional sports."

MT: Not applicable to "suicide or injuries which you intentionally do to yourself and injuries a child sustains during birth."

OK: Not applicable to "hazardous avocations, racing and semi-professional or professional sports." For Accidental Dismemberment Due to Catastrophic Accidents, replace "injuries a child sustains during birth, or for injuries that are the result of intoxication" with "alcoholism or drug addiction, or narcotics."

UT: Also includes "aviation." Not applicable to "hazardous avocations, racing, semi-professional or professional sports."

This information is not intended to be a complete description of the insurance coverage available. This coverage has exclusions and limitations that may affect benefits payable. For cost and complete details, see your Colonial Life benefits counselor. This brochure is applicable to policy forms IAC4000 (plus state abbreviations where applicable, such as IAC4000-TX). Coverage may vary by state and may not be available in all states. Premium will vary according to the family coverage type.

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

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