Accident Insurance

Premier 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	$150
X-ray	$50
Laceration (no stitches)	$30
Fracture (hand)	$525
Medical equipment (splint)	$40
Accident follow-up treatment (3 visits)	$195
Total:	**$990**

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	$350
Accidental injury due to an automobile accident	$250
Accident emergency treatment	$150
X-ray	$50
Medical imaging study (CT)	$300
Hospital admission	$1,750
Hospital confinement (3 days)	$1,050
Thigh fracture – femur (surgical)	$7,600
Surgery (exploratory/arthroscopic)	$350
Medical equipment (crutches)	$175
Accident follow-up treatment (6 visits)	$390
Physical therapy (8 days)	$400
	Total: $12,815

For illustrative purposes only.

Benefit amounts may vary and may not cover all expenses. The policy has exclusions and limitations.

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

INITIAL CARE

Accident emergency treatment **$150**
Hospital emergency room, urgent care facility or physician's office

Accidental injury due to an automobile accident **$250**

Air ambulance **$2,400**

Ambulance – ground or water **$350**

Observation room (up to two days per calendar year) .... **$175 per day**

X-ray **$50**

COMMON ACCIDENTAL INJURIES

Burn (based on size and degree) .... **$2,500 – $21,000**

Burn – skin graft .... **50% of applicable burn benefit**

Coma (lasting for seven or more consecutive days) **$17,500**

Concussion **$250**

Dislocation – separated joint

- **Non-surgical** – repair .... **$150 – $3,000**
  Incomplete dislocation – or dislocation without anesthesia .... **25% of benefit**
  Examples: elbow: $750 | ankle: $1,500 | knee: $1,500 | hip: $3,000
- **Surgical** – repair .... **$300 – $6,000**
  Examples: elbow: $1,500 | ankle: $3,000 | knee: $3,000 | hip: $6,000

Emergency dental work .... **$250 – $750**
Dental extraction or dental crown, denture or implant

Eye injury – with surgical repair or removal of a foreign object **$500**

Fracture – complete

- **Non-surgical** – repair .... **$350 – $4,750**
  Chip fracture .... **25% of benefit**
  Examples: hand: $525 | foot: $525 | collarbone: $925 | leg: $1,500
- **Surgical** – repair .... **$700 – $9,500**
  Examples: hand: $1,050 | foot: $1,050 | collarbone: $1,850 | leg: $3,000

Hearing-loss injuries[1] **$140**

Knee cartilage – torn (with surgical repair) **$950**

Laceration (based on repair and length) .... **$30 – $750**

Ruptured disc (with surgical repair) **$1,550**

Tendon/ligament/rotator cuff (with surgical repair)

- **One** **$950**
- **Two or more** **$1,900**

HOSPITAL CARE

Hospital admission **$1,750**

Hospital confinement (up to 365 days) .... **$350 per day**

Hospital sub-acute intensive care unit confinement (up to 30 days) .... **$500 per day**

Intensive care unit admission **$3,000**

Intensive care unit confinement (up to 15 days) .... **$600 per day**

SURGICAL CARE

Blood/plasma/platelets – transfusion **$600**

Surgery (based on type of repair and surgery) .... **$300 – $1,900**

TRANSPORTATION & LODGING

Transportation for hospital confinement .... **$900 per round trip**
(up to three round trips, 50+ miles from home)

Lodging – companion (up to 30 days) .... **$175 per day**

FOLLOW-UP CARE

Accident follow-up treatment – including transportation/telemedicine **$65**
(up to six benefits per covered person per covered accident and up to 12 benefits per covered person per calendar year)

Medical equipment

- **Tier 1** **$40**
  Arm sling, cane, medical ring cushion, neck brace or wrist/ankle splint
- **Tier 2** **$175**
  Bedside commode, cold therapy system (cryotherapy), crutches, leg brace, shower chair, walker or walking boot
- **Tier 3** **$350**
  Back brace, body jacket, continuous passive movement (CPM), halo, electric scooter, hospital bed (including rental), knee scooter, stair lift chair, wheelchair

Medical imaging study – CT, CAT scan, EEG, EMG, MR or MRI **$300**
(one per calendar year)

Pain management for epidural anesthesia – non-surgical **$175**

Post-traumatic stress disorder (PTSD) **$250**

Prosthetic device/artificial limb

- **One** **$1,250**
- **More than one** **$2,500**
- **Repair/replacement**[2] .... **$625/$1,250**

Rehabilitation unit confinement .... **$250 per day**
(up to 15 days, not to exceed 30 days per calendar year)

Therapy – occupational, physical or speech (up to ten days) .... **$50 per day**

ACCIDENTAL DISMEMBERMENT

Accidental dismemberment .... **$750 – $35,000**

- 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

Accidental dismemberment due to a catastrophic accident

Named insured, spouse or child .... **$30,000**[3]

- 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

ACCIDENTAL DEATH

Accidental death

- **Named insured, spouse** **$50,000**
- **Child** **$15,000**

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

- **Named insured, spouse** **$200,000**
- **Child** **$45,000**

For more information, talk with your benefits counselor.

1 One benefit for each injured ear per covered person per lifetime.
2 One repair or replacement per prosthetic device/artificial limb per covered person per lifetime.
3 Payable once per lifetime per covered person. Also, PA does not have a 180-day elimination period. TN has a 90-day elimination period.

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.

Colonial Life

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 Accident benefits for 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

KS: Not applicable to "for injuries a child sustains during birth, or."

MI: Not applicable to "suicide or injuries which any covered person intentionally does to himself," nor "or for injuries that are the result of intoxication or use of narcotics."

OR: Not applicable to "hazardous avocations, racing, semi-professional or professional sports." Not applicable to "for injuries a child sustains during birth, or for injuries that are the result of intoxication or use of narcotics" and add "for injuries that are the result of alcoholism, drug addiction or narcotics."

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

WA: Not applicable to "or illegal occupations" and add "riots or insurrections." Not applicable to "hazardous avocations, racing, semi-professional or professional sports." Not applicable to "intoxication or use of narcotics " and add "alcoholism or drug addiction."

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.

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

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