



Accident Insurance

Premier 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 – offering 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 coverage¹
- Works alongside your Health Savings Account (HSA)

BENEFITS STORY

Jacob was running on the playground when he tripped and injured his hand.

With Colonial Life accident benefits, Jacob's parents were able to pay the annual deductible and co-payments.











			JACOB'S ACCIDENT BENEFITS	
	Jacob went to an urgent care facility and received immediate care.		Accident emergency treatment	\$150
	The doctor ordered an X-ray and discovered Jacob had fractured his hand.		<ul style="list-style-type: none"> • X-ray • Fracture (hand) 	\$40 \$425
	The doctor also found that Jacob had a cut on his hand.		Laceration (no stitches)	\$30
	Jacob was discharged with a splint.		Medical equipment (splint)	\$30
	Over the next several weeks, Jacob had three follow-up appointments with his doctor.		Accident follow-up treatment (3 visits)	\$195
			Total	\$870

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

BENEFITS STORY

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

Olivia’s accident benefits helped cover her annual deductible and co-payments.

			OLIVIA'S ACCIDENT BENEFITS	
	Olivia arrived by ambulance at the nearest emergency room and received immediate care.		<ul style="list-style-type: none"> Ambulance Accident emergency treatment Injury due to auto accident 	<p>\$300</p> <p>\$150</p> <p>\$250</p>
	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 a brain injury.		<ul style="list-style-type: none"> X-ray Medical imaging (CT) Thigh fracture – femur (surgical) 	<p>\$40</p> <p>\$250</p> <p>\$6,000</p>
	Olivia was admitted to the hospital for surgery on her leg. She was confined for three days.		<ul style="list-style-type: none"> Hospital admission Surgery (exploratory/arthroscopic) Hospital confinement (3 days) 	<p>\$1,500</p> <p>\$300</p> <p>\$900</p>
	Olivia had eight sessions of physical therapy to help regain the strength in her leg.		<ul style="list-style-type: none"> Physical therapy (8 days) Medical equipment (crutches) 	<p>\$320</p> <p>\$150</p>
	Over the next several weeks, she had six follow-up appointments with her doctor.		Accident follow-up treatment (6 visits)	\$390
			Total	\$10,550

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Summary of benefits

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 accident²** \$250
- Air ambulance³** \$2,000
- Ambulance – ground or water³** \$300
- Observation room** \$150 per day
(up to two days per calendar year)
- X-ray** \$40

Common accidental injuries

- Burn** \$2,000–\$18,000
(based on size and degree)
- Burn – skin graft** 50% of applicable burn benefit
- Coma** \$15,000
(lasting for seven or more consecutive days)
- Concussion** \$200

Dislocation – separated joint

- **Non-surgical – repair** \$125–\$2,500
Examples: elbow: \$600 | ankle: \$1,250 | hip: \$2,500
- **Incomplete dislocation – or dislocation without anesthesia** 25% of benefit
(Payable as a % of the applicable dislocation benefit)
- **Surgical – repair** \$250–\$5,000
Examples: elbow: \$1,200 | ankle: \$2,500 | hip: \$5,000

Emergency dental work \$200–\$600
Dental extraction or dental crown, denture or implant

Eye injury – with surgical repair or removal of a foreign object \$400

- Fracture – complete**
- **Non-surgical – repair** \$275–\$3,750
Examples: hand/foot: \$425 | collarbone: \$750 | leg: \$1,200
- **Chip fracture** 25% of benefit
(Payable as a % of the applicable fracture benefit)
- **Surgical – repair** \$550–\$7,500
Examples: hand/foot: \$850 | collarbone: \$1,500 | leg: \$2,500



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** \$30
Arm sling, cane, medical ring cushion, neck brace or wrist/ankle splint
- **Tier 2**\$150
Bedside commode, cold therapy system (cryotherapy), crutches, leg brace, shower chair, walker or walking boot
- **Tier 3** \$300
Back brace, body jacket, continuous passive movement (CPM), halo, electric scooter, hospital bed (including rental), knee scooter, stair lift chair or wheelchair

Medical imaging study – CT, CAT scan, EEG, EMG, MR or MRI \$250
(one per calendar year)

Pain management for epidural anesthesia – non-surgical .. \$150

Post-traumatic stress disorder (PTSD) \$200

Prosthetic device/artificial limb

- **One** \$1,000
- **More than one**\$2,000
- **Repair/replacement**⁵ \$500/\$1,000

Rehabilitation unit confinement \$200 per day
(up to 15 days, not to exceed 30 days per calendar year)

Therapy – occupational, physical or speech \$40 per day
(up to 10 days)

Accidental dismemberment

Accidental dismemberment \$600⁶–\$30,000

- *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**\$25,000⁷
 - *Total and irrecoverable loss, loss of use or paralysis – 180-day elimination period*
 - *Loss of 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

Hearing-loss injuries⁴\$120

Knee cartilage – torn – with surgical repair \$750

Laceration\$30–\$600
(based on repair and length)

Ruptured disc – with surgical repair \$1,250

Tendon/ligament/rotator cuff – with surgical repair

- **One** \$750
- **Two or more** \$1,500

Hospital care

Hospital admission \$1,500

Hospital confinement \$300 per day
(up to 365 days)

Hospital sub-acute intensive care unit confinement \$400 per day
(up to 30 days)

Intensive care unit admission \$2,500

Intensive care unit confinement \$500 per day
(up to 15 days)

Surgical care

Blood/plasma/platelets – transfusion \$500

Surgery \$250–\$1,500
(based on type of repair and surgery)

Transportation and lodging

Transportation for hospital confinement .. \$700 per round trip
(up to three round trips, 50+ miles from home)

Lodging – companion \$150 per day
(up to 30 days)



For more information, contact your Colonial Life benefits counselor.

- 1 The policy (IAC4000) covers the insured as he/she travels around the world to Europe, Africa, and Asia.
- 2 Requires transportation by a licensed professional Air Ambulance or Ambulance (Ground or Water).
- 3 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.
- 4 One benefit for each injured ear per covered person per lifetime.
- 5 One repair or replacement per prosthetic device/artificial limb per covered person per lifetime.
- 6 In Maine, minimum benefit for full dismemberment of finger or toe is \$1,000.
- 7 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.

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

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

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."

NV: Not applicable to "intoxicants and narcotics."

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. 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 IAC4000 (including state abbreviations where used, for example: IAC4000-TX). For cost and complete details of the coverage, call or write your Colonial Life benefits counselor or the company.

