

# Group Hospital Confinement Indemnity Insurance



## If you got sick or hurt, could you cover all of your medical expenses?

Even if you have coverage that helps with most of the expenses, you may still have to deal with deductibles, co-payments and co-insurance. Not to mention all the other bills you're already paying each month—mortgage, groceries, electricity and gasoline. That money has to come from somewhere, too.

Colonial Life's Hospital Confinement Indemnity Insurance plan offers added financial protection for those out-of-pocket costs related to a covered accident or a covered sickness.

## What benefits are included?

A \$ 1,000 **Hospital Confinement Benefit** can help pay for the costs associated with a hospital stay.

**Maximum of 1 benefit per calendar year per covered person.**

An **Outpatient Surgical Procedure Benefit** can help cover the costs associated with a covered surgical procedure.

**Maximum of \$ 2,500 per covered person per calendar year for Tiers 1 and 2 combined.**

**Tier 1 Outpatient Surgical Procedure Benefit \$ 750**

### Breast

Axillary node dissection  
Breast capsulotomy  
Breast reconstruction  
Lumpectomy

### Cardiac

Pacemaker insertion

### Digestive

Colonoscopy  
Fistulotomy  
Hemorrhoidectomy (external)  
Lysis of adhesions

### Skin

Laparoscopic hernia repair  
Skin grafting

### Ear/Nose/Throat/Mouth

Adenoidectomy  
Removal of oral lesions  
Myringotomy  
Tonsillectomy  
Tracheostomy

### Gynecological

Dilation & Curettage (D&C)  
Endometrial ablation  
Lysis of adhesions

### Liver

Paracentesis

### Musculoskeletal System

Carpal/cubital repair or release  
Dislocation (closed reduction treatment) other than a finger or toe  
Foot surgery (bunionectomy, exostectomy, arthroplasty, hammertoe repair)  
Fracture (closed reduction treatment) other than a rib, finger or toe  
Removal of orthopedic hardware  
Removal of tendon lesion

<p><b>Breast</b> Breast reduction</p> <p><b>Cardiac</b> Angioplasty Cardiac catheterization</p> <p><b>Digestive</b> Exploratory laparoscopy Laparoscopic appendectomy Laparoscopic cholecystectomy</p> <p><b>Ear/Nose/Throat/Mouth</b> Ethmoidectomy Mastoidectomy</p>	<p><b>Ear/Nose/Throat/Mouth, cont.</b> Septoplasty Stapedectomy Tympanoplasty Tympanotomy</p> <p><b>Eye</b> Cataract surgery Corneal surgery (penetrating keratoplasty) Glaucoma surgery (trabeculectomy) Vitrectomy</p> <p><b>Gynecological</b> Myomectomy</p>	<p><b>Musculoskeletal System</b> Arthroscopic knee surgery w/ meniscectomy (knee cartilage repair) Arthroscopic shoulder surgery Clavicle resection Dislocations (ORIF - open reduction with internal fixation) Fracture (ORIF - open reduction with internal fixation) Removal or implantation of cartilage Tendon/ligament repair</p> <p><b>Thyroid</b> Excision of a mass</p>
--	---	--

The surgeries listed above are only a sampling of the surgeries that may be covered. Surgeries must be performed by a doctor in a hospital or ambulatory surgical center. For complete details and definitions, please refer to your certificate.

## How are benefits paid?

- Benefits are paid directly to you, unless you specify otherwise.
- Your benefits are paid regardless of any other coverage you may have.

Think about it. One plan could offer you even more financial protection. That's Colonial Life, *making benefits count*.

### EXCLUSIONS

We will not provide benefits for losses which are caused by: dental procedures, elective procedures, cosmetic surgery, felonies or illegal occupations, intoxicants, narcotics, pregnancy of a dependent child, psychiatric or psychological conditions, suicide, intentional injuries, war, armed forces service or giving birth within the first 9 months after the certificate effective date. We will not pay benefits for hospital confinement of 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 which means 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 certificate effective date.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to certificate number GMB1.0-C-TX. Coverage may vary by state and may not be available in all states. This is not an insurance contract and only the actual certificate provisions will control.

**Colonial Life**  
1200 Colonial Life Boulevard  
Columbia, South Carolina 29210  
coloniallife.com

©2011 Colonial Life & Accident Insurance Company.  
Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.  
Colonial Life and *Making benefits count* are registered service marks of Colonial Life & Accident Insurance Company.

## If you got sick or hurt, could you cover all of your medical expenses?

Even if you have coverage that helps with most of the expenses, you may still have to deal with deductibles, co-payments and co-insurance.

Not to mention all the other bills you're already paying each month—mortgage, groceries, electricity and gasoline. That money has to come from somewhere, too.

Colonial Life's Hospital Confinement Indemnity Insurance plan offers added financial protection for those out-of-pocket costs related to a covered accident or a covered sickness.

A \$ 1,000 **Hospital Confinement Benefit** can help pay for the costs associated with a hospital stay.

**Maximum of 1 benefit per calendar year per covered person.**

A \$25 **Doctor Office Visit Benefit** can offer additional coverage if you have to go to the doctor.

**Maximum of \_\_\_ visits per calendar year for \_\_\_\_\_ coverage.**

A \$150 **Emergency Room Visit Benefit** can help pay for charges related to an emergency room visit.

**Maximum of 1 visit per calendar year per covered person.**

A \$ 250 **Diagnostic Procedure Benefit** can help pay for the costs associated with the following common diagnostic procedures:

**Maximum of 1 diagnostic procedure per calendar year per covered person.**

### Breast

Biopsy  
(incisional, needle, sterotactic)

### Cardiac

Angiogram  
Arteriogram  
Thallium Stress Test  
Transesophageal Echocardiogram (TEE)

### Diagnostic Radiology

Computerized Tomography Scan (CT Scan)  
Electroencephalogram (EEG)  
Magnetic Resonance Imaging (MRI)  
Myelogram  
Nuclear medicine test  
Positron Emission Tomography Scan (PET Scan)

### Digestive

Barium Enema/Lower GI series  
Barium Swallow/Upper GI series  
Esophagogastroduodenoscopy (EGD)

### Ear/Nose/Throat/Mouth

Laryngoscopy

### Gynecological

Amniocentesis  
Cervical biopsy  
Cone biopsy  
Endometrial biopsy  
Hysteroscopy  
Loop Electrosurgical Excisional Procedure (LEEP)

### Liver

Biopsy

### Lymphatic

Biopsy

### Miscellaneous

Bone marrow aspiration/biopsy

### Renal

Biopsy

### Respiratory

Biopsy  
Bronchoscopy  
Pulmonary Function Test (PFT)

### Skin

Biopsy  
Excision of lesion

### Thyroid

Biopsy

### Urinary

Cystoscopy

An **Outpatient Surgical Procedure Benefit** can help cover the costs associated with a covered surgical procedure.

**Maximum of \$ 2,500 per covered person per calendar year for Tiers 1 and 2 combined.**

**Tier 1 Outpatient Surgical Procedure Benefit \$ 750**

<p><b>Breast</b> Axillary node dissection Breast capsulotomy Breast reconstruction Lumpectomy</p> <p><b>Cardiac</b> Pacemaker insertion</p> <p><b>Digestive</b> Colonoscopy Fistulotomy Hemorrhoidectomy (external) Lysis of adhesions</p>	<p><b>Skin</b> Laparoscopic hernia repair Skin grafting</p> <p><b>Ear/Nose/Throat/Mouth</b> Adenoidectomy Removal of oral lesions Myringotomy Tonsillectomy Tracheostomy</p> <p><b>Gynecological</b> Dilation &amp; Curettage (D&amp;C) Endometrial ablation Lysis of adhesions</p>	<p><b>Liver</b> Paracentesis</p> <p><b>Musculoskeletal System</b> Carpal/cubital repair or release Dislocation (closed reduction treatment) other than a finger or toe Foot surgery (bunionectomy, exostectomy, arthroplasty, hammertoe repair) Fracture (closed reduction treatment) other than a rib, finger or toe Removal of orthopedic hardware Removal of tendon lesion</p>
--	---	---

**Tier 2 Outpatient Surgical Procedure Benefit \$ 1,500**

<p><b>Breast</b> Breast reduction</p> <p><b>Cardiac</b> Angioplasty Cardiac catheterization</p> <p><b>Digestive</b> Exploratory laparoscopy Laparoscopic appendectomy Laparoscopic cholecystectomy</p> <p><b>Ear/Nose/Throat/Mouth</b> Ethmoidectomy Mastoidectomy</p>	<p><b>Ear/Nose/Throat/Mouth, cont.</b> Septoplasty Stapedectomy Tympanoplasty Tympanotomy</p> <p><b>Eye</b> Cataract surgery Corneal surgery (penetrating keratoplasty) Glaucoma surgery (trabeculectomy) Vitrectomy</p> <p><b>Gynecological</b> Myomectomy</p>	<p><b>Musculoskeletal System</b> Arthroscopic knee surgery w/ meniscectomy (knee cartilage repair) Arthroscopic shoulder surgery Clavicle resection Dislocations (ORIF - open reduction with internal fixation) Fracture (ORIF - open reduction with internal fixation) Removal or implantation of cartilage Tendon/ligament repair</p> <p><b>Thyroid</b> Excision of a mass</p>
--	---	--

The surgeries listed above are only a sampling of the surgeries that may be covered. Surgeries must be performed by a doctor in a hospital or ambulatory surgical center. For complete details and definitions, please refer to your certificate.

Plus, with all Colonial Life insurance coverage...

- Benefits are paid directly to you, unless you specify otherwise.
- Your benefits are paid regardless of any other coverage you may have.

Think about it. One plan could offer you even more financial protection. That's Colonial Life, *making benefits count*.

We will not provide benefits for injuries received in accidents or sicknesses which are caused by: dental procedures, elective procedures, cosmetic surgery, felonies or illegal occupations, intoxicants or narcotics, pregnancy of a dependent child, psychiatric or psychological conditions, suicide, intentional injuries, war, serving in the armed forces or giving birth within the first 9 months after the certificate effective date. We will not pay benefits for hospital confinement of a newborn who is neither injured nor sick. We will not pay benefits for loss due to a pre-existing condition as defined in the certificate unless the pre-existing limitation period stated in the certificate schedule has been satisfied.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to certificate number GMB1.0-C-TX. This is not an insurance contract and only the actual certificate provisions will control.

**Colonial Life**  
1200 Colonial Life Boulevard  
Columbia, South Carolina 29210  
coloniallife.com

©2011 Colonial Life & Accident Insurance Company.  
Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.  
Colonial Life and *Making benefits count* are registered service marks of Colonial Life & Accident Insurance Company.

## Health Screening Benefit

\$50 per screening test.

Maximum of 1 screening test per covered person per calendar year.

This benefit helps you pay for part of the expense of tests you may normally have each year.

Stress test on a bicycle or treadmill  
Fasting blood glucose test  
Blood test for triglycerides  
Serum cholesterol test to determine level of HDL and LDL  
Bone marrow testing  
Carotid doppler  
Electrocardiogram (EKG, ECG)  
Echocardiogram (ECHO)  
Skin cancer biopsy  
Breast ultrasound  
CA 15-3 (blood test for breast cancer)  
CA 125 (blood test for ovarian cancer)

CEA (blood test for colon cancer)  
Chest x-ray  
Colonoscopy  
Flexible sigmoidoscopy  
Hemoccult stool analysis  
Mammography  
Pap smear  
PSA (blood test for prostate cancer)  
Serum protein electrophoresis (blood test for myeloma)  
Thermography  
ThinPrep pap test  
Virtual colonoscopy

We will not provide benefits for injuries received in accidents or sicknesses which are caused by: dental procedures, elective procedures, cosmetic surgery, felonies or illegal occupations, intoxicants or narcotics, pregnancy of a dependent child, psychiatric or psychological conditions, suicide, intentional injuries, war, serving in the armed forces or giving birth within the first 9 months after the certificate effective date. We will not pay benefits for hospital confinement of a newborn who is neither injured nor sick. We will not pay benefits for loss due to a pre-existing condition as defined in the certificate unless the pre-existing limitation period stated in the certificate schedule has been satisfied.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to certificate number GMB1.0-C-TX. This is not an insurance contract and only the actual certificate provisions will control.

**Colonial Life**  
1200 Colonial Life Boulevard  
Columbia, South Carolina 29210  
coloniallife.com

©2011 Colonial Life & Accident Insurance Company.  
Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.  
Colonial Life and *Making benefits count* are registered service marks of Colonial Life & Accident Insurance Company.