



Accident Insurance

Active Lifestyles Benefit

This benefit increases the amount you receive by 20% for your covered eligible benefits, giving you more financial protection for the unexpected.

The active lifestyles benefit is available to you with accident coverage, as well as all your covered family members.

Eligible benefits¹

- Concussion
- Dislocation
- Emergency dental work
- Eye injuries
- Fractures
- Knee cartilage (torn)
- Laceration
- Medical imaging study
- Ruptured disc with surgical repair
- Surgery
 - cranial, open abdominal, thoracic/hernia
 - exploratory and arthroscopic
- Tendon/ligament/rotator cuff with surgical repair
- X-ray

Example of a benefits calculation

\$2,500 = Eligible benefits



\$2,500 = Eligible benefit amount
x 20% = Active lifestyles benefit

\$500 = Active lifestyles benefit calculation



\$2,500 = Eligible benefit amount
+ \$500 = Active lifestyles benefit

\$3,000 = Total

For illustrative purposes only



To learn more, talk with your Colonial Life benefits counselor.

1 Active lifestyles benefit applies to any combination of these injuries or services due to a covered accident.

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.

ADDITIONAL DISCLOSURES FOR KENTUCKY

Eligibility for benefits: We will pay benefits for a covered accident if any covered person sustains an injury as a result of a covered accident if:

- the covered accident occurs while the policy is in force;
- the covered accident occurs on or after the policy coverage effective date;
- the covered accident is an accident type listed on the policy schedule; and
- the covered accident is not excluded by name or specific description in the policy.

Noncancellable: This policy is noncancellable. We have no right to change the premiums we charge on this policy. Any riders attached to this policy may be subject to a change in premium. The premium can be changed following the approval of the Commissioner of Insurance only if we change it on all riders of the same kind in force in the state where the policy was issued.

What is not covered by this policy: We will not pay benefits for losses that are caused by, contributed to by or occur as a result of the covered person's felonies or illegal occupations, hazardous avocations, racing, semi-professional or professional sports, sickness or injuries which any covered person intentionally does to himself, war or armed conflict. In addition, we also will not pay the Accidental Dismemberment due to Catastrophic Accident benefit for injuries that are caused by or are the result of birth or intoxicants, narcotics and hallucinogenicis.

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 coverage, call or write your Colonial Life benefits counselor or the company. An insurance producer may contact you.

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

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