

Accidents happen in places where you and your family spend the most time – at work, in the home and on the playground – and they're unexpected. How you care for them shouldn't be.

In your lifetime, which of these accidental injuries have happened to you or someone you know?

- Sports-related accidental injury
- Broken bone
- Burn
- Concussion
- Laceration
- Back or knee injuries
- Car accidents
- Falls & spills
- Dislocation
- Accidental injuries that send you to the Emergency Room, Urgent Care or doctor's office

Colonial Life's Accident Insurance is designed to help you fill some of the gaps caused by increasing deductibles, co-payments and out-of-pocket costs related to an accidental injury. The benefit to you is that you may not need to use your savings or secure a loan to pay expenses. Plus you'll feel better knowing you can have greater financial security.

What additional features are included?

- Worldwide coverage
- Portable
- Compliant with Healthcare Spending Account (HSA) guidelines

Will my accident claim payment be reduced if I have other insurance?

You're paid regardless of any other insurance you may have with other insurance companies, and the benefits are paid directly to you (unless you specify otherwise).

What if I change employers?

If you change jobs or leave your employer, you can take your coverage with you at no additional cost. Your coverage is guaranteed renewable as long as you pay your premiums when they are due or within the grace period.

Can my premium change?

Colonial Life can change your premium only if we change it on all policies of this kind in the state where your policy was issued.

How do I file a claim?

Visit coloniallife.com or call our Customer Service Department at 1.800.325.4368 for additional information.

Benefits listed are for each covered person per covered accident unless otherwise specified.

Initial Care

- Accident Emergency Treatment.....\$75
- X-ray Benefit.....\$20
- Ambulance\$120
- Air Ambulance.....\$1,200

Common Accidental Injuries

Dislocations (Separated Joint)	Non-Surgical	Surgical
Hip	\$1,800	\$3,600
Knee (except patella)	\$900	\$1,800
Ankle – Bone or Bones of the Foot (other than Toes)	\$720	\$1,440
Collarbone (Sternoclavicular)	\$450	\$900
Lower Jaw, Shoulder, Elbow, Wrist	\$270	\$540
Bone or Bones of the Hand	\$270	\$540
Collarbone (Acromioclavicular and Separation)	\$90	\$180
One Toe or Finger	\$90	\$180

Fractures	Non-Surgical	Surgical
Depressed Skull	\$2,250	\$4,500
Non-Depressed Skull	\$900	\$1,800
Hip, Thigh	\$1,350	\$2,700
Body of Vertebrae, Pelvis, Leg	\$675	\$1,350
Bones of Face or Nose (except mandible or maxilla)	\$315	\$630
Upper Jaw, Maxilla	\$315	\$630
Upper Arm between Elbow and Shoulder	\$315	\$630
Lower Jaw, Mandible, Kneecap, Ankle, Foot	\$270	\$540
Shoulder Blade, Collarbone, Vertebral Process	\$270	\$540
Forearm, Wrist, Hand	\$270	\$540
Rib	\$225	\$450
Coccyx	\$180	\$360
Finger, Toe	\$90	\$180

Your Colonial Life policy also provides benefits for the following injuries received as a result of a covered accident.

- Burn (based on size and degree)\$1,000 to \$12,000
- Coma.....\$7,500
- Concussion\$60
- Emergency Dental Work\$50 Extraction, \$200 Crown, Implant, or Denture
- Lacerations (based on size).....\$30 to \$500

Requires Surgery

- Eye Injury.....\$200
- Tendon/Ligament/Rotator Cuff.....\$500 - one, \$1,000 - two or more
- Ruptured Disc\$500
- Torn Knee Cartilage\$500

Surgical Care

- Surgery (cranial, open abdominal or thoracic).....\$1,000
- Surgery (hernia)\$100
- Surgery (arthroscopic or exploratory)\$150
- Blood/Plasma/Platelets.....\$300

Transportation/Lodging Assistance

If injured, covered person must travel more than 50 miles from residence to receive special treatment and confinement in a hospital.

- Transportation.....\$400 per round trip up to 3 round trips
- Lodging (family member or companion).....\$100 per night up to 30 days for a hotel/motel lodging costs

Accident Hospital Care

- Hospital Admission*\$750 per accident
 - Hospital ICU Admission* \$1,500 per accident
- * We will pay either the Hospital Admission or Hospital Intensive Care Unit (ICU) Admission, but not both.
- Hospital Confinement \$175 per day up to 365 days per accident
 - Hospital ICU Confinement\$350 per day up to 15 days per accident

Accident Follow-Up Care

- Accident Follow-Up Doctor Visit \$50 (up to 2 visits per accident)
- Medical Imaging Study\$100 per accident
(limit 1 per covered accident and 1 per calendar year)
- Occupational or Physical Therapy \$25 per treatment up to 10 days
- Appliances\$75 (such as wheelchair, crutches)
- Prosthetic Devices/Artificial Limb\$500 - one, \$1,000 - more than 1
- Rehabilitation Unit.....\$100 per day up to 15 days per covered accident,
and 30 days per calendar year.
Maximum of 30 days per calendar year

Accidental Dismemberment

- Loss of One Finger/Toe..... \$2,500 - one, \$5,000 - two or more
- Loss of Two or More Fingers\$7,500 - one, \$15,000 - two or more

Catastrophic Accident

For severe injuries that result in the total and irrecoverable:

- Loss of one hand and one foot
 - Loss of both hands or both feet
 - Loss or loss of use of one arm and one leg or
 - Loss or loss of use of both arms or both legs
 - Loss of the sight of both eyes
 - Loss of the hearing of both ears
 - Loss of the ability to speak
- Named Insured \$10,000 Spouse\$10,000 Child(ren).....\$5,000

365-day elimination period. Amounts reduced for covered persons age 65 and over.
Payable once per lifetime for each covered person.

Accidental Death

	Accidental Death	Common Carrier
● Named Insured	\$40,000	\$80,000
● Spouse	\$40,000	\$80,000
● Child(ren)	\$8,000	\$16,000

Health Screening Benefit

- \$50 per covered person per calendar year

Provides a benefit if the covered person has one of the health screening tests performed. This benefit is payable once per calendar year per person and is subject to a 30-day waiting period.

Tests include:

- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA125 (blood test for ovarian cancer)
- Carotid doppler
- CEA (blood test for colon cancer)
- Chest x-ray
- Colonoscopy
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test to determine level of HDL and LDL
- Serum protein electrophoresis (blood test for myeloma)
- Stress test on a bicycle or treadmill
- Skin cancer biopsy
- Thermography
- ThinPrep pap test
- Virtual colonoscopy

My Coverage Worksheet (For use with your Colonial Life benefits counselor)

Who will be covered? (check one)

- Employee Only Spouse Only One Child Only Employee & Spouse
- One-Parent Family, with Employee One-Parent Family, with Spouse Two-Parent Family

When are covered accident benefits available? (check one)

- On and Off -Job Benefits Off -Job Only Benefits

EXCLUSIONS

We will not pay benefits for losses that are caused by or are the result of: felonies or illegal occupations; sickness; suicide or self-inflicted injuries; war or armed conflict.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy form Accident 1.0-HS-VT. This is not an insurance contract and only the actual policy provisions will control.