

**You can't predict when or where an accident will strike. But you can make sure you have a safety net of financial protection to help if an accidental injury occurs.**

Accidents can happen anytime, anywhere—at home or at work, on the playground or on the road. Some of the most common injuries include:

- Broken bones
- Burns
- Concussions
- Lacerations
- Back or knee injuries
- Accidental injuries that send you to the Emergency Room, Urgent Care or a doctor's office.

Colonial Life's Group Accident Insurance helps you fill some of the gaps caused by increasing deductibles, co-payments and out-of-pocket costs related to an accidental injury. With this coverage you may not need to use your savings or secure a loan to help pay those unexpected out-of-pocket expenses associated with a covered accident.

## Here's how it works...

Imagine while cleaning the gutters, you fall from the ladder and break your leg.

### These are out-of-pocket expenses you may encounter:

<b>\$100</b>	Emergency room copay
<b>\$250</b>	Deductible (copays do not count toward deductible)
<b>\$35</b>	Specialist visit copay – orthopedic physician
<b>\$350</b>	Specialist visit copay – occupational/physical therapy for 10 days

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**\$735      Out-of-pocket expenses**

### And here is a sample of benefits you may be eligible for with Colonial Life's Group Accident Insurance:

<b>\$125</b>	Accident Emergency Treatment
<b>\$150</b>	Accident Follow-up Doctor Visit (\$50 per visit, up to 3 per accident)
<b>\$100</b>	Appliance (crutches)
<b>\$1,125</b>	Fracture (broken leg)
<b>\$250</b>	Occupational/Physical Therapy (\$25/day for 10 days)
<b>\$30</b>	X-Ray (for diagnosis of broken leg)

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**\$1,780 of benefits paid to you in addition to other coverage you may have with other insurance companies.**

*The claims example above is based on a covered person aged 41 who receives a complete fracture of the leg and requires non-surgical repair. The policy has exclusions and limitations. Costs of treatment and benefit amounts may vary.*

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

## Initial Care

- Accident Emergency Treatment .....\$125
- Air Ambulance..... \$1,500
- Ambulance.....\$200
- X-Ray Benefit ..... \$30

## Common Accidental Injuries

Dislocation (Separated Joint)	Non-Surgical	Surgical
Hip	\$3,000	\$6,000
Knee	\$1,500	\$3,000
Ankle – Bone or Bones of the Foot	\$1,200	\$2,400
Collarbone (sternoclavicular)	\$750	\$1,500
Lower Jaw, Shoulder, Elbow, Wrist	\$450	\$900
Bone or Bones of the Hand	\$450	\$900
Collarbone (acromioclavicular and separation)	\$150	\$300
One Toe or Finger	\$150	\$300

  

Fracture (Broken Bone)	Non-Surgical	Surgical
Depressed Skull	\$3,750	\$7,500
Non-Depressed Skull	\$1,500	\$3,000
Hip, Thigh	\$2,250	\$4,500
Body of Vertebrae, Pelvis, Leg	\$1,125	\$2,250
Bones of Face or Nose	\$525	\$1,050
Upper Jaw, Maxilla	\$525	\$1,050
Upper Arm between Elbow and Shoulder	\$525	\$1,050
Lower Jaw, Mandible; Kneecap, Ankle, Foot	\$450	\$900
Shoulder Blade, Collarbone, Vertebral Process	\$450	\$900
Forearm, Wrist, Hand	\$450	\$900
Rib	\$375	\$750
Coccyx	\$300	\$600
Finger, Toe	\$150	\$300

Your Colonial Life certificate 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
- Burn - Skin Graft for 2nd or 3rd degree burns .....50% of Burn benefit
- Coma.....\$10,000
- Concussion .....\$150
- Emergency Dental Work.....\$100 Extraction, \$300 Crown, Implant, or Denture
- Lacerations (based on size)..... \$25 to \$600

## Requires Surgery

- Eye Injury.....\$300
- Ruptured Disc.....\$500
- Tendon/Ligament/Rotator Cuff ..... \$500 - one, \$750 - two or more
- Torn Knee Cartilage .....\$500

## Surgical Care

- Blood/Plasma/Platelets.....\$300
- Surgery (arthroscopic or exploratory) .....\$150
- Surgery (cranial, open abdominal or thoracic)..... \$1,500
- Surgery (hernia) .....\$200

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

## Transportation/Lodging Assistance

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

- Lodging (family member or companion) .....\$150 per night up to 30 days for a hotel/motel lodging costs
- Transportation .....\$500 per round trip up to 3 round trips

## Accident Hospital Care

- Hospital Admission<sup>1</sup> .....\$1,000 per accident
- Hospital ICU Admission<sup>1</sup> .....\$1,500 per accident

<sup>1</sup> We will not pay the hospital admission benefit and the hospital intensive care unit (ICU) admission benefit for the same covered accident simultaneously.

- Hospital Confinement<sup>2</sup> .....\$200 per day up to 365 days per accident
- Hospital ICU Confinement<sup>2</sup> .....\$400 per day up to 15 days per accident

<sup>2</sup> We will not pay the hospital confinement benefit and the hospital ICU confinement benefit simultaneously.

## Accident Follow-Up Care

- Accident Follow-Up Doctor Visit .....\$50 (up to 3 visits per accident)
- Appliances .....\$100 (such as wheelchair, crutches)
- Medical Imaging Study.....\$150 per accident  
(limit 1 per covered accident and 1 per calendar year)
- Occupational or Physical Therapy.....\$25 per day up to 10 days
- Pain Management (Epidural Anesthesia).....\$100 (limit 1 per covered accident)
- Prosthetic Devices/Artificial Limb .....\$500 - one, \$1,000 - two or more
- Rehabilitation Unit Confinement<sup>3</sup> .....\$100 per day up to 15 days per covered accident, and 30 days per calendar year

<sup>3</sup> We will not pay the hospital confinement benefit and the rehabilitation unit confinement benefit simultaneously.

## Accidental Dismemberment

- Loss of Finger/Toe.....\$750 – one, \$1,500 – two or more
- Loss or Loss of Use of Hand/Foot/Sight of Eye.....\$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
- 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 .....\$50,000      Spouse .....\$50,000      Child(ren).....\$25,000

365-day elimination period. Payable once per lifetime for each covered person.

## Accidental Death

	Accidental Death	Common Carrier
● Named Insured	\$25,000	\$100,000
● Spouse	\$25,000	\$100,000
● Child(ren)	\$5,000	\$20,000

## Will I have to answer health questions to receive coverage?

Coverage is Guaranteed Issue. No health questions will be asked.

## What additional features are included?

- Worldwide coverage
- Convertible
- Compliant with Health Savings Account (HSA) guidelines

## How do I know how much a benefit pays?

Benefit amounts are preset and not based on the medical expenses you are charged. You get a lump sum payment that is specific to the injury or treatment required.

## 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).

## How do I file a claim?

Visit [coloniallife.com](http://coloniallife.com) or call our Customer Service Department at 1.800.325.4368 for additional information.

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

### Who will be covered? (check one)

- Employee Only                       Employee & Spouse
- One-Parent Family                       Two-Parent Family

### When are covered accident benefits available? (check one)

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

## EXCLUSIONS AND LIMITATIONS

We will not pay any benefits for losses that are caused by, contributed to by or occur as a result of: 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 to the exclusions listed above, we also will not pay the Catastrophic Accident benefit for injuries that are caused by or are the result of: birth or intoxicants and narcotics. The covered person must incur a charge and the certificate must be in force for benefits to be payable.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy number GACC1.0-P and certificate number GACC1.0-C (including state abbreviations where used, for example: GACC1.0-C-TX). This is not an insurance contract and only the actual policy provisions will control.