



## Features of Colonial's Accident Insurance

- Family coverage is available for your spouse and children.
- Your benefits are paid directly to you, unless you specify otherwise.
- This plan is portable; you can take it with you if you change jobs or retire.
- You are paid benefits regardless of any other insurance you may have with other insurance companies.
- You're covered worldwide.

### The Colonial Advantage

- A leader in the supplemental insurance industry.
- Communications and benefits education to help you understand the benefits you have—and the benefits you may need.
- Prompt, accurate and courteous customer service.
- Broad selection of products to help meet your individual needs, with premiums paid through convenient payroll deduction.

Learn more about these and all of the advantages Colonial has to offer at [www.coloniallife.com](http://www.coloniallife.com)

**This brochure is not complete without the Outline of Coverage (form number ACCPOL-O and state variations where used). The policy form is available only in English.**

*Colonial Supplemental Insurance products are underwritten by:*

**Colonial Life & Accident Insurance Company**  
1200 Colonial Life Boulevard, Columbia, South Carolina 29210

[www.coloniallife.com](http://www.coloniallife.com)

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Accident Care  
Plan 1 and Plan 2 56829

Accident Care Plan 1 and Plan 2



**COLONIAL**  
SUPPLEMENTAL INSURANCE

*for what happens next®*

*How will you pay for what your health insurance won't?*

*How will you pay the deductibles? The travel expenses to see specialists? The everyday life things?*

*Colonial Supplemental Insurance can help you protect the really important things in life—you and your family. You can have The Colonial Advantage with affordable accident coverage tailored to meet your individual needs.*

ACCIDENT INSURANCE



Accidents are unexpected. How you care for them shouldn't be.

# Accident Insurance from Colonial

*Accidents happen in places where you and your family spend the most time – at work, in the home or during sports and leisure activities. Consider the following facts about accidents.*

• A work-related injury occurs every nine seconds in the United States.

• About 1 person in 21 incurred an injury at home requiring medical attention.

*Injury Facts, National Safety Council, 2003 edition.*

• Approximately 22 percent of the injury visits to hospital emergency rooms are the result of a sports-related activity for persons between the ages of five and 24.

*National Hospital Ambulatory Medical Care Survey, National Center for Health Statistics, 2001.*

*Most traditional insurance doesn't cover every medical expense, leaving you to pay out-of-pocket expenses such as deductibles, office visit copayments, and transportation and lodging costs. Can you afford to pay all the costs related to caring for an accidental injury?*

*Colonial's accident insurance can help prepare and see you and your family through the unexpected.*

*Designed to help see you through the different stages of care, this plan provides benefits for initial care and treatment, in addition to the follow-up care you may need.*

## Initial Care

- There were 28.3 million injury-related emergency department visits in 2001.

*National Center for Health Statistics, Fast Stats A to Z, 2003.*

When an accident happens, you don't want to worry about how you will pay for the initial care, especially if you have to go to the emergency room for x-rays or ride in an ambulance.

Ambulance	\$100 per trip
Air Ambulance	\$500 per trip
Emergency Room Treatment	\$150 per accident
Initial Doctor's Office Visit	\$ 50 per accident

## Common Accidental Injuries

- The total cost of unintentional injuries in 2002 was \$586.3 billion.

*Injury Facts, National Safety Council, 2003 edition.*

Fractures and dislocations are frequent injuries common in both adults and children.

Dislocation (Separated Joint)	Closed Reduction (Non-Surgical)	Open Reduction (Surgical)
Hip	\$2,000	\$4,000
Knee	\$1,000	\$2,000
Ankle – Bone or Bones of the Foot	\$ 800	\$1,600
Collarbone (Sternoclavicular)	\$ 500	\$1,000
Lower Jaw, Shoulder, Elbow, Wrist	\$ 300	\$ 600
Bone or Bones of the Hand	\$ 300	\$ 600
Collarbone (Acromioclavicular and Separation), One Toe or Finger	\$ 100	\$ 200

Fracture (Broken Bone)	Closed Reduction (Non-Surgical)	Open Reduction (Surgical)
Skull, Depressed Skull	\$2,500	\$5,000
Skull, Simple Non-Depressed	\$1,000	\$2,000
Hip, Thigh	\$1,500	\$3,000
Body of Vertebrae, Pelvis, Leg	\$ 800	\$1,600
Bones of Face or Nose	\$ 350	\$ 700
Upper Jaw, Maxilla	\$ 350	\$ 700
Upper Arm between Elbow and Shoulder	\$ 350	\$ 700
Lower Jaw, Mandible, Kneecap, Ankle, Foot	\$ 300	\$ 600
Shoulder Blade, Collarbone, Vertebral Processes	\$ 300	\$ 600
Forearm, Wrist, Hand	\$ 300	\$ 600
Rib	\$ 250	\$ 500
Coccyx	\$ 200	\$ 400
Finger, Toe	\$ 50	\$ 100

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

Burn (based on size and degree)	\$750 to \$10,000
Concussion	\$100
Emergency Dental Work	\$50 to \$150
Eye Injury	\$200
Torn Knee Cartilage	\$500
Lacerations (based on size)	\$25 to \$400
Ruptured Disc	\$400
Tendon/Ligament/Rotator Cuff	\$400 to \$600

## Surgical Care

- 40 million surgical procedures were performed in 2001.

*Advance Data, National Center for Health Statistics, 2003.*

If your covered accidental injury is serious enough to require surgical care or a transfusion, your Colonial policy provides you benefits.

Surgery (open abdominal or thoracic)	\$1,000
Blood/Plasma/Platelets	\$300

## Transportation/Lodging Assistance

If a covered person requires care or treatment at least 100 miles away from his home, your Colonial policy provides benefits to help with transportation and lodging costs.

Transportation	\$300 per trip up to 3 trips
Lodging (family member or companion)	\$100 per night up to 30 days

## Accident Hospital Care

- In 2001, the average length of stay in a hospital was 4.9 days.

*Advance Data, National Center for Health Statistics, 2003.*

Traditional health insurance policies may have per admission deductibles and copayments that must be satisfied prior to covering benefits related to hospital stays. Your Colonial policy provides benefits to help with these costs.

Hospital Admission	\$750 per admission per accident
Hospital Confinement	\$200 per day up to 365 days
Hospital Intensive Care	\$400 per day up to 15 days

## Follow-up Care

You may require follow-up care once you are discharged from the emergency room, hospital or doctor's office. You may have to undergo physical therapy, use crutches or a wheelchair or even require the use of an artificial limb.

Accident Follow-up Treatment	\$50 (Limit of one visit, payable after Emergency Treatment or Initial Doctor's Office Visit)
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Appliances	\$100 (wheelchair, crutches)
Physical Therapy	\$25 per treatment up to 6 treatments
Prosthetic Devices	\$500 to \$1,000

## Accidental Death and Dismemberment

- In 2000, accidental injuries were the fifth leading cause of death.

*Injury Facts, National Safety Council, 2003 edition.*

For injuries received as the result of a covered accident that lead to an accidental death or dismemberment, this plan provides benefits that can help see you and your family through the loss.

Loss of Finger/Toe/Hand/Foot/Sight of Eye \$750 to \$15,000

	Accidental Death	Common Carrier
Named Insured	\$25,000	\$50,000
Spouse	\$10,000	\$20,000
Child(ren)	\$ 5,000	\$10,000

## Catastrophic Accident

The severity of some accidents can result in life changing losses. Colonial can help with such severe losses by providing a benefit for a catastrophic loss that results from a covered accident. Catastrophic loss is an injury that within 365 days of the covered accident results in the total and irrecoverable:

- loss of both hands or both feet, or
- loss or loss of use of both arms or both legs, or
- loss or loss of use of one arm and one leg, or
- loss of one hand and one foot, or
- loss of sight of both eyes, or
- loss of hearing of both ears, or
- loss of the ability to speak.

The Catastrophic Accident benefit is payable after a 365 day elimination period. The elimination period refers to the period of 365 days after the date of the covered accident.

Accident Occurs: Prior to age 65*	Covered Person	Benefit Amount Per Lifetime
	Named Insured	\$100,000
	Spouse	\$ 50,000
	Child(ren)	\$ 50,000

*\*Amounts are reduced for insureds who are over the age of 65.*

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## Benefit Worksheet For use by Colonial representative

Flexible Benefit

Coverage:  Employee Only  Spouse Only  One Child Only  
 Employee/Spouse  One-Parent Family  Two-Parent Family

Plan:  On and Off-Job Benefits  Off-Job Only Benefits  
 (check one)

Premium Per Pay Period \$ \_\_\_\_\_

*The premium will vary based on benefits selected.*