

Colonial Life®



Accident Insurance

Accidents can happen to anyone

No matter who you are, what you do or where you live, you could get hurt accidentally. It's just the nature of life.

And accidents can come with costs, such as emergency room fees, doctor's bills, and the cost of missing work. Even if you have good health insurance, deductibles and co-pays can really add up after an accident. Do you have savings available to pay these costs?

With accident insurance, you can receive money paid directly to you to help with all the expenses of a covered accident. So you can focus on what really matters – healing.



Every 10 minutes, nearly
1,054 Americans suffer an injury
severe enough to seek medical help.

With accident insurance, you can be ready for the unexpected costs an injury can bring

Active families with children in sports are especially vulnerable to the rising costs of medical treatment for injuries.

But everyone, young or old, could suffer an accident at any time.

The three examples shown to the right are for illustrative purposes only. Benefits may vary. The certificate and policy have exclusions and limitations. For complete details, see your Colonial Life benefits counselor.



Every year, 55.4 million – about 1 in 6 – Americans seek medical help for injuries.

National Safety Council, Injury Facts, 2020.



DANIEL

Daniel is 30, single, likes to read and enjoys watching TV. On his way to the bookstore, he had an automobile accident and broke two of his ribs.

How his accident policy helped:



Daniel's benefit helped cover his out-of-pocket costs for emergency room treatment. He also used some of his benefit to rent a car while his was in the shop.

Accident coverage advantages

Whoever you are, whatever you do, an accident could be just around the corner. With accident insurance, you can be ready.

- A set amount is payable based on the injury you suffer and the treatment you receive.
- Benefits are payable directly to you (unless you specify otherwise) and can be used as you see fit.
- Coverage is available for you, your spouse and eligible dependent children.
- You do not need to answer medical questions or have a physical exam to get basic coverage.
- Accident insurance covers injuries that happen on the job or off the job, unlike workers' compensation, which only covers on-the-job injuries.
- Benefit payments are not reduced by any other insurance you may have with other companies.



THE TAYLOR FAMILY

The Taylor's two teenage kids, Isabella and Benjamin, both love sports. Isabella dislocated her ankle falling off her bike and needed treatment right away.

How their accident policy helped:



Isabella's care in the orthopedic clinic required a co-pay and co-insurance. Her benefit helped cover these, plus costs for X-rays, crutches and accident follow-up treatment.

ALEX AND KATHERINE

Now that they're empty-nesters, Alex and Katherine love to travel and camp in national parks. One night, Alex tripped over the logs for their campfire and broke his collarbone.

How their accident policy helped:



Alex used his benefit to cover his yearly deductible and co-pays for the surgery, hospital confinement and physical therapy he needed to get back in shape.

Meet with a benefits counselor

By attending a 1-to-1 counseling session with a Colonial Life benefits counselor, you can learn more about accident insurance and how it can help you prepare for the unexpected. Your benefits counselor can also review the rest of your insurance coverage and help you determine where you may need additional financial protection.

Top causes of sports-related injuries treated in hospital emergency departments:



BASKETBALL



BICYCLE RIDING



EXERCISE



FOOTBALL



SKATEBOARDS,
SCOOTERS &
HOVERBOARDS



Optional riders

For an additional cost, you may be able to purchase additional riders, for even more protection against the costs of an accident or sickness. Talk with your benefits counselor to find out which of these riders are available to you.

- **Accident disability income rider** — Provides a monthly disability benefit for a covered disabling accident, to help protect your income.
- **Accident/sickness disability income rider** — Provides a monthly disability benefit for a disability you may suffer as the result of a covered accident or sickness.
- **Specified critical illness rider** — Provides a benefit if you are diagnosed with a specified critical illness. Additional specified critical illness benefits are available for children.
- **Sickness hospital confinement/admission rider** — Provides \$100 per day if you or a covered family member are confined to a hospital due to a covered sickness. Some riders also offer a benefit for being admitted to the hospital for a covered sickness.

Certain riders may be unavailable in certain states or for certain accounts.

Talk with your Colonial Life benefits counselor to learn more about accident insurance.

THIS INSURANCE PROVIDES LIMITED BENEFITS.

Insureds in the District of Columbia and Vermont must be covered by comprehensive health insurance before applying for Accident Insurance.

This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The insurance has exclusions and limitations which may affect any benefits payable. Applicable to policy forms IAC4000, GACC1.0-P, Accident 1.0-NS and ACCPOL (including state abbreviations where used, for example: IAC4000-TX, GACC1.0-P-EE-TX, Accident 1.0-NS-TX, ACCPOL-TX) and certificate form GACC1.0-C. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

The logo for Colonial Life, featuring the company name in white serif font on a dark blue background with a stylized sunburst graphic above the text.

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Accident Insurance Preferred Plan

Nobody expects an accident to happen. But if it does, your main focus should be on recovery, not how you're going to pay your bills. Colonial Life accident insurance provides benefits directly to you to use however you like – from medical costs to everyday expenses. Whether it's a fall or a car accident, your benefits offer support when you need it.

OUR COVERAGE INCLUDES:

- Benefits payable directly to you
- No medical questions to qualify for coverage
- Coverage for simple and complex injuries
- Benefits payable, regardless of other insurance
- Worldwide coverage
- Keep coverage no matter where you go
- Works alongside your health savings account (HSA)

All of this can help you get back on your feet.



Milo was running on the playground when he tripped and injured his hand.



URGENT CARE CENTER VISIT

Milo went to an urgent care center and received immediate care.



DIAGNOSTIC PROCEDURE

The doctor ordered an X-ray and discovered Milo had fractured his hand.



LACERATION

The doctor also found that Milo had a cut on his hand.



MEDICAL EQUIPMENT

Milo was discharged with a splint.



DOCTOR'S OFFICE VISIT

Over the next several weeks, he had three follow-up appointments with his doctor.

MILO'S BENEFITS

With Colonial Life accident benefits, Milo's parents were able to pay the annual deductible and co-payments.

Accident emergency treatment	\$150
X-ray	\$40
Laceration (no stitches)	\$30
Fracture (hand)	\$475
Medical equipment (splint)	\$40
Accident follow-up treatment (3 visits)	\$165

Total: \$900

For illustrative purposes only.

Benefit amounts may vary and may not cover all expenses. The policy has exclusions and limitations.

Olivia was driving to the store when she got into a car accident.



AMBULANCE AND EMERGENCY ROOM VISIT

Olivia arrived by ambulance to the nearest emergency room and received immediate care.



DIAGNOSTIC PROCEDURES

The doctor ordered an X-ray and discovered Olivia had fractured her thigh (femur). He also ordered a CT scan of her head to check for brain injury.



HOSPITAL ADMISSION, CONFINEMENT AND SURGERY

Olivia was admitted to the hospital for surgery on her leg. She was confined for three days.



PHYSICAL THERAPY

Olivia had eight sessions of physical therapy to help regain the strength in her leg.



DOCTOR'S OFFICE VISITS

Over the next several weeks, she had six follow-up appointments with her doctor.

OLIVIA'S BENEFITS

Olivia's accident benefits helped cover her annual deductible and co-payments.

Ambulance	\$250
Accidental injury due to an automobile accident	\$250
Accident emergency treatment	\$150
X-ray	\$40
Medical imaging study (CT)	\$250
Hospital admission	\$1,250
Hospital confinement (3 days)	\$900
Thigh fracture - femur (surgical)	\$5,600
Surgery (exploratory/arthroscopic)	\$350
Medical equipment (crutches)	\$125
Accident follow-up treatment (6 visits)	\$330
Physical therapy (8 days)	\$360

Total: \$9,855

Benefits are per covered person per covered accident unless stated otherwise.

INITIAL CARE

Accident emergency treatment	\$150
Hospital emergency room, urgent care facility or physician's office	
Accidental injury due to an automobile accident	\$250
Air ambulance	\$2,400
Ambulance – ground or water	\$250
Observation room (up to two days per calendar year)	\$175 per day
X-ray	\$40

COMMON ACCIDENTAL INJURIES

Burn (based on size and degree)	\$1,000 – \$15,000
Burn – skin graft	50% of applicable burn benefit
Coma (lasting for seven or more consecutive days)	\$15,000
Concussion	\$200
Dislocation – separated joint	
* Non-surgical – repair	\$125 – \$2,750
Incomplete dislocation – or dislocation without anesthesia	25% of benefit
Examples: elbow: \$600 ankle: \$1,250 knee: \$1,375 hip: \$2,750	
* Surgical – repair	\$250 – \$5,500
Examples: elbow: \$1,200 ankle: \$2,500 knee: \$2,750 hip: \$5,500	
Emergency dental work	\$125 – \$350
Dental extraction or dental crown, denture or implant	
Eye injury – with surgical repair or removal of a foreign object	\$350
Fracture – complete	
* Non-surgical – repair	\$300 – \$3,750
Chip fracture	25% of benefit
Examples: hand: \$475 foot: \$475 collarbone: \$775 leg: \$1,250	
* Surgical – repair	\$600 – \$7,500
Examples: hand: \$950 foot: \$950 collarbone: \$1,550 leg: \$2,500	
Hearing-loss injuries ¹	\$140
Knee cartilage – torn (with surgical repair)	\$800
Laceration (based on repair and length)	\$30 – \$750
Ruptured disc (with surgical repair)	\$950
Tendon/ligament/rotator cuff (with surgical repair)	
* One	\$800
* Two or more	\$1,600

HOSPITAL CARE

Hospital admission	\$1,250
Hospital confinement (up to 365 days)	\$300 per day
Hospital sub-acute intensive care unit confinement (up to 30 days)	\$400 per day
Intensive care unit admission	\$2,500
Intensive care unit confinement (up to 15 days)	\$550 per day

SURGICAL CARE

Blood/plasma/platelets – transfusion	\$400
Surgery (based on type of repair and surgery)	\$250 – \$1,900

For illustrative purposes only.

Benefit amounts may vary and may not cover all expenses. The policy has exclusions and limitations.

TRANSPORTATION & LODGING

Transportation for hospital confinement	\$700 per round trip
(up to three round trips, 50+ miles from home)	
Lodging – companion (up to 30 days)	\$150 per day

FOLLOW-UP CARE

Accident follow-up treatment – including transportation/telemedicine	\$55
(up to six benefits per covered person per covered accident and up to 12 benefits per covered person per calendar year)	

Medical equipment

☞ Tier 1	\$40
Arm sling, cane, medical ring cushion, neck brace or wrist/ankle splint	
☞ Tier 2	\$125
Bedside commode, cold therapy system (cryotherapy), crutches, leg brace, shower chair, walker or walking boot	
☞ Tier 3	\$250
Back brace, body jacket, continuous passive movement (CPM), halo, electric scooter, hospital bed (including rental), knee scooter, stair lift chair, wheelchair	

Medical imaging study – CT, CAT scan, EEG, EMG, MR or MRI	\$250
(one per calendar year)	

Pain management for epidural anesthesia – non-surgical	\$125
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Post-traumatic stress disorder (PTSD)	\$250
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Prosthetic device/artificial limb

☞ One	\$950	☞ More than one	\$1,900
☞ Repair/replacement ²	\$475/\$950		

Rehabilitation unit confinement	\$175 per day
(up to 15 days, not to exceed 30 days per calendar year)	

Therapy – occupational, physical or speech (up to 10 days)	\$45 per day
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ACCIDENTAL DISMEMBERMENT

Accidental dismemberment	\$600 – \$25,000
☞ Loss, loss of use or paralysis – hand, arm, foot, leg, sight of eye	
☞ Loss, loss of use – finger, toe, partial dismemberment of finger or toe	

Accidental dismemberment due to a catastrophic accident

Named insured, spouse or child	\$30,000 ³
☞ Total and irrecoverable loss, loss of use or paralysis – 180-day elimination period	
☞ Both hands, arms, feet, legs or the sight of both eyes; or any combination; or	
☞ Loss of hearing in both ears, or loss of ability to speak	

ACCIDENTAL DEATH

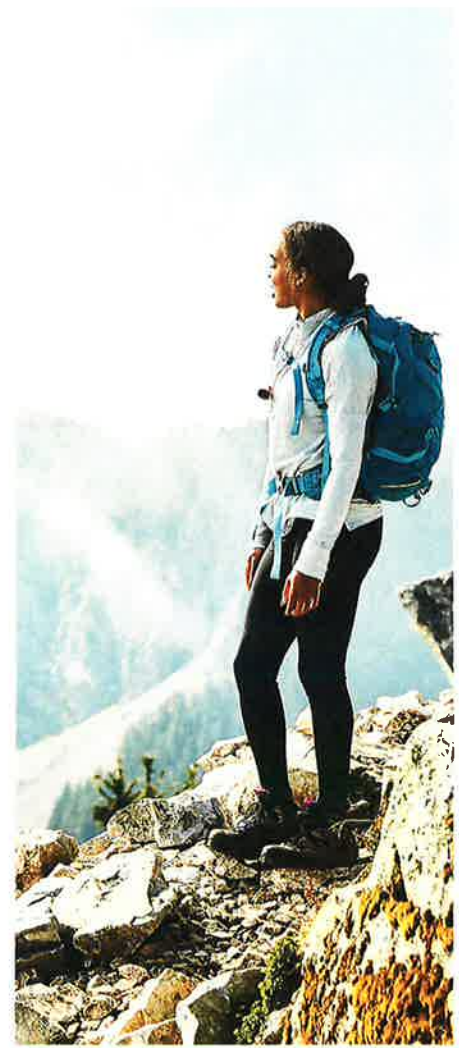
Accidental death

☞ Named insured, spouse	\$40,000
☞ Child	\$10,000

Accidental death common carrier

Examples of common carriers are mass transit trains, buses and planes

☞ Named insured, spouse	\$160,000
☞ Child	\$30,000



For more information,
talk with your
benefits counselor.



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- 1 One benefit for each injured ear per covered person per lifetime.
- 2 One repair or replacement per prosthetic device/artificial limb per covered person per lifetime.
- 3 Payable once per lifetime per covered person.

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.

EXCLUSIONS

We will not pay benefits for losses that are caused by, contributed to by or occur as the result of a covered person's 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, we will not pay Accidental Dismemberment Due to Catastrophic Accident benefits for injuries a child sustains during birth, or for injuries that are the result of intoxication or use of narcotics.

This information is not intended to be a complete description of the insurance coverage available. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy form IAC4000-FL. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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Accident Insurance

Active Lifestyles Benefit



This benefit increases the amount you receive under your accident insurance plan if you suffer a covered injury. It's available for you, your spouse and eligible dependent children, as long as they are covered under a Colonial Life accident insurance plan.

Active lifestyles **20% increase on benefits paid by your accident plan**

Payable once per covered person per covered accident

Increased payment applies to any combination of these injuries or services due to a covered accident:

- 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 sample claim calculation

A sample combination of benefits listed above is \$2,500

20% increase is applied as follows:

$$\$2,500 \times 20\% = \$500$$

*An additional \$500 in Active Lifestyle benefits is added to the sample claim payment

For more information,
talk with your
benefits counselor.

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HEALTH SAVINGS ACCOUNT (HSA) COMPATIBLE

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Accident Insurance

Sickness Hospital Confinement with Sickness Hospital Admission Rider



When you have a hospital stay for a covered sickness, this benefit can help with associated medical costs that your health insurance may not cover. Coverage options are available for you, your spouse and eligible dependent children.

Sickness hospital admission \$ 400.00

Payable once per covered person for a covered sickness

Re-confinement for the same or related condition within 90 days of discharge is considered a continuation of a previous confinement

Daily sickness hospital confinement \$100 per day

Up to 30 days per covered person per confinement for a covered sickness

Re-confinement for the same or related condition within 90 days of discharge is considered a continuation of a previous confinement

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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.





For more information, talk with your benefits counselor.

THIS POLICY PROVIDES LIMITED BENEFITS.

EXCLUSIONS AND LIMITATIONS

We will not pay benefits for losses that are caused by, contributed to by or occur as the result of a covered person's alcoholism or drug addiction, dental procedures, elective procedures and cosmetic surgery, felonies or illegal occupations, psychiatric or psychological conditions, suicide or injuries which you intentionally do to yourself, war or armed conflict, or well baby care, or giving birth within the first nine months after the rider coverage effective date.

PRE-EXISTING CONDITION LIMITATION

We will not pay benefits for losses during the first 12 months of the rider coverage effective date due to a pre-existing condition. Pre-existing condition means a sickness or physical condition, whether diagnosed or not, for which a covered person was treated, had medical testing, received medical advice, or had taken medication within 12 months before the rider coverage effective date shown on the rider schedule. After this rider has been in force for 12 months from the rider coverage effective date shown on the rider schedule, we will pay benefits as stated in the rider for any loss as the result of a pre-existing condition not excluded by name or specific description if the covered loss began at least 12 months after the rider coverage effective date.

State Variations for Exclusions and Limitations

AK: Replace "alcoholism or drug addiction" with "intoxicants or narcotics."

DE: Replace "alcoholism or drug addiction" with "substance abuse."

FL: Replace "psychiatric or psychological conditions" with "mental or nervous disorders."

IL: Pre-existing Condition Limitation definition also includes "produced symptoms."

KY: Replace "alcoholism or drug addiction" with "intoxicants, narcotics, and hallucinogenics."

LA: Replace "alcoholism or drug addiction" with "intoxicants and narcotics."

ME: Pre-existing Condition Limitation definition does not include "had taken medication."

MO: Replace "alcoholism or drug addiction" with "substance abuse."

MT: Pre-existing Condition Limitation definition does not include "whether diagnosed or not" or "had medical testing."

NC: Pre-existing Conditions Limitation definition also includes "If a covered person is 65 or older when this policy is issued, pre-existing conditions for that covered person will include only conditions specifically eliminated by rider."

OK: Replace "psychiatric or psychological conditions" with "mental or emotional conditions."

SC: Replace "psychiatric or psychological conditions" with "mental or emotional disorders."

SD: Not applicable to "alcoholism or drug addiction."

UT: Replace "psychiatric or psychological conditions" with "mental or nervous disorders."

VT: Not applicable to "alcoholism or drug abuse, psychiatric or psychological conditions, well baby care," or the limitation for giving birth within the first nine months after the rider coverage effective date.

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 and rider form R-SHC4000 (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.



Accident Insurance

Specified Critical Illness Rider



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This benefit can help pay for expenses related to a covered critical illness, including child care, home health care, travel to and from treatment centers, and other related expenses. Coverage options are available for you, your spouse and eligible dependent children.

Specified critical illness \$ 2,500 per diagnosis

Payable once per covered person per diagnosis

Covered illnesses include:

- End-stage renal (kidney) failure
- Heart attack (myocardial infarction)
- Stroke

You may also be able to receive benefits if you are diagnosed with another covered illness, or if your first illness returns.¹

Additional specified critical illnesses for dependent children

Payable once per covered dependent child per lifetime

- Cerebral palsy
- Down syndrome
- Cleft lip or cleft palate
- Spina bifida
- Cystic fibrosis

No subsequent diagnosis benefits apply to these illnesses.

The specified critical illness benefit amount will reduce by 50% after the insured person turns 75. This takes effect on the anniversary date of the policy. Please refer to the rider for complete definitions of covered conditions.

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.

1 Subsequent diagnosis for a different specified critical illness: If a covered person receives a benefit for a specified critical illness, and later is diagnosed with a different specified critical illness, we provide an additional 100% of the specified critical illness benefit. The dates of diagnoses must be separated by at least 180 days.

Subsequent diagnosis of the same specified critical illness: If a covered person receives a benefit for a specified critical illness, and later is diagnosed with the same specified critical illness, we provide an additional 25% of the specified critical illness benefit. The dates of diagnoses must be separated by at least 180 days.



For more information, talk with your benefits counselor.

THIS POLICY PROVIDES LIMITED BENEFITS.

EXCLUSIONS AND LIMITATIONS

We will not pay benefits for losses that are caused by, contributed to by or occur as the result of alcoholism or drug addiction, felonies or illegal occupations, intoxicants and narcotics, mental or nervous disorders, suicide or injuries which you intentionally do to yourself, war or armed conflict.

PRE-EXISTING CONDITION LIMITATION

Pre-existing condition means a sickness or physical condition, whether diagnosed or not, that during the 12 months immediately preceding the coverage effective date of this rider had manifested itself in such a manner as would cause an ordinarily prudent person to seek medical advice, diagnosis, care, or treatment or for which medical advice, diagnosis, care, or treatment was recommended or received. After this rider has been in force for 12 months from the rider coverage effective date shown on the rider schedule, we will pay benefits as stated in the rider for any loss as the result of a pre-existing condition not excluded by name or specific description if the covered loss began at least 12 months after the rider coverage effective date. Genetic information is not a pre-existing condition in the absence of a diagnosis of the condition related to such information.

This information is not intended to be a complete description of the insurance coverage available. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy form IAC4000-FL and rider form R-CI4000-FL. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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Accident Insurance

Wellbeing Assistance Standard Benefit



For more information,
talk with your
benefits counselor.

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This benefit can help pay for routine preventive tests and services.

Wellbeing assistance standard

\$ 50.00

Payable once per covered person per calendar year; subject to a 30-day waiting period.

- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (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
- Hemoccult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test for HDL and LDL levels
- Serum protein electrophoresis (blood test for myeloma)
- Skin cancer biopsy
- Stress test on a bicycle or treadmill
- Thermography
- ThinPrep pap test
- Virtual colonoscopy

Insureds in the District of Columbia must be covered by comprehensive health insurance before applying for Accident Insurance.

ID, MD, MO, ND, VA, VT: Waiting period does not apply

WV: Includes human papillomavirus screening test

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