



Accident Insurance

Breathe easier for whatever life throws your way

Accidents can happen anywhere and in the most unexpected ways. Even with medical insurance, it may not be enough to pay all of your medical expenses, like your deductible, co-insurance and co-pays.

Colonial Life Accident Insurance can help by providing you a lump-sum benefit that can be used for your out-of-pocket expenses, such as emergency room, doctor's bills and travel costs. So if you get injured in an accident, you can breathe easier about your medical bills and focus on your recovery.



**Someone in the U.S.
is accidentally injured
every second.¹**

How accident insurance helps people

Most people start their day with expectations on how it's going to go. And when they least expect it, a few of them will have an accident and need medical care. Here are a few of their stories:



BENEFITS STORIES

JAYDEN

Jayden is 30, single, likes to read and participates in clubs through his local library. On his way to a meeting, he had an automobile accident and broke two of his ribs.



How his accident policy helped:

Jayden's benefits 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.



THE TAYLOR FAMILY

The Taylor's children, Isabella and Ben, enjoy riding their bikes around their neighborhood with friends. 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 co-insurance and a co-pay. Her benefits helped cover these, plus the costs for X-rays, crutches and accident follow-up treatment.



ROBERT AND ANGIE

Now that Robert and Angie are empty-nesters, they love visiting national parks in their RV. One night, Robert tripped over his fishing gear and broke his collarbone.



How their accident policy helped:

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

These examples are for illustrative purposes only.



How Colonial Life Accident Insurance works

With accident coverage, you have stronger protection so you can focus on your health and recovery instead of worrying about paying your medical expenses. Here's how it works.

- A set amount is payable based on the injury and the treatment needed.
- Benefits are payable directly to you unless otherwise specified, and you can use them to pay your bills as you see fit.
- Coverage is available for you, your spouse and eligible dependent children.²
- You don't need to answer medical questions or have a physical exam to get accident coverage.
- Benefit payments aren't reduced by any other insurance that you may have with another company.

In 2021, 62 million people in the U.S. — about 1 in 5 — sought medical attention for nonfatal preventable injuries.³

Top causes of sports and recreational injuries treated in the ER⁴



Exercise



Cycling



Basketball



Skateboarding/Scooters



Football



Playground equipment



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

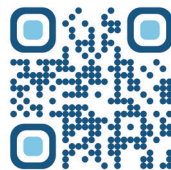
Flexible coverage

Your plan provides coverage for injuries and services from everyday mishaps to catastrophic events, including injury, treatment and recovery care benefits.

Your plan may have additional benefits, such as:

- Accidental death and dismemberment
- Accident hospital benefits
- Wellbeing assistance
- Active lifestyles

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



Scan the code to see how accident insurance can help employees, or go to ColonialLife.com/ee-accident.

1. National Safety Council, Injury Facts, 2022.
2. Includes domestic partner where permitted by law.
3. National Safety Council, All Injuries, 2022.
4. National Safety Council, Safety Topics: Sports and Recreational Injuries, 2022.

HEALTH SAVINGS ACCOUNT (HSA) COMPATIBLE

Some plans are compatible with HSA guidelines and other HSA plans in which a covered family member may participate. It may also be offered to employees who do not have HSAs.

THIS INSURANCE 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 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 Accident 1.0-NS, ACCPOL, GACC1.0-P, GAC4100-P and IAC4000, and certificate forms GACC1.0-C and GAC4100-C (including state abbreviations where used, for example: Accident 1.0-NS-TX, GACC1.0-P-EE-TX, GACC1.0-C-EE-TX, GAC4100-P-TX, GAC4100-C-TX and IAC4000-TX). Not applicable to policy form GAC4100-P-OR or certificate GAC4100-C-OR. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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

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Accident Insurance Premier 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)	\$425
Medical equipment (splint)	\$30
Accident follow-up treatment (3 visits)	\$195

Total: \$870

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	\$300
Accidental injury due to an automobile accident	\$250
Accident emergency treatment	\$150
X-ray	\$40
Medical imaging study (CT)	\$250
Hospital admission	\$1,500
Hospital confinement (3 days)	\$900
Thigh fracture – femur (surgical)	\$6,000
Surgery (exploratory/arthroscopic)	\$300
Medical equipment (crutches)	\$150
Accident follow-up treatment (6 visits)	\$390
Physical therapy (8 days)	\$320
Total: \$10,550	

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 ¹	\$2,000
Ambulance – ground or water ¹	\$300
Observation room (up to two days per calendar year)	\$150 per day
X-ray	\$40

COMMON ACCIDENTAL INJURIES

Burn (based on size and degree)	\$2,000 – \$18,000
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 – \$2,500
■ Incomplete dislocation – or dislocation without anesthesia	25% of benefit
Examples: elbow: \$600 ankle: \$1,250 knee: \$1,250 hip: \$2,500	
■ Surgical – repair	\$250 – \$5,000
Examples: elbow: \$1,200 ankle: \$2,500 knee: \$2,500 hip: \$5,000	
Emergency dental work	\$200 – \$600
Dental extraction or dental crown, denture or implant	
Eye injury – with surgical repair or removal of a foreign object	\$400
Fracture – complete	
■ Non-surgical – repair	\$275 – \$3,750
■ Chip fracture	25% of benefit
Examples: hand: \$425 foot: \$425 collarbone: \$750 leg: \$1,250	
■ Surgical – repair	\$550 – \$7,500
Examples: hand: \$850 foot: \$850 collarbone: \$1,500 leg: \$2,500	
Hearing-loss injuries ²	\$120
Knee cartilage – torn (with surgical repair)	\$750
Laceration (based on repair and length)	\$30 – \$600
Ruptured disc (with surgical repair)	\$1,250
Tendon/ligament/rotator cuff (with surgical repair)	
■ One	\$750
■ Two or more	\$1,500

HOSPITAL CARE

Hospital admission	\$1,500
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)	\$500 per day

SURGICAL CARE

Blood/plasma/platelets – transfusion	\$500
Surgery (based on type of repair and surgery)	\$250 – \$1,500

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

FOLLOW-UP CARE

Accident follow-up treatment – including transportation/telemedicine (up to six benefits per covered person per covered accident and up to 12 benefits per covered person per calendar year)	\$65
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Medical equipment

■ Tier 1 (Arm sling, cane, medical ring cushion, neck brace or wrist/ankle splint)	\$30
■ Tier 2 (Bedside commode, cold therapy system (cryotherapy), crutches, leg brace, shower chair, walker or walking boot)	\$150
■ Tier 3 (Back brace, body jacket, continuous passive movement (CPM), halo, electric scooter, hospital bed (including rental), knee scooter, stair lift chair, wheelchair)	\$300

Medical imaging study – CT, CAT scan, EEG, EMG, MR or MRI (one per calendar year)	\$250
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Pain management for epidural anesthesia – non-surgical	\$150
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Post-traumatic stress disorder (PTSD)	\$200
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Prosthetic device/artificial limb

■ One	\$1,000	■ More than one	\$2,000
■ Repair/replacement ³	\$500/\$1,000		

Rehabilitation unit confinement (up to 15 days, not to exceed 30 days per calendar year)	\$200 per day
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Therapy – occupational, physical or speech (up to 10 days)	\$40 per day
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ACCIDENTAL DISMEMBERMENT

Accidental dismemberment	\$600 – \$30,000
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- Loss, loss of use or paralysis – hand, arm, foot, leg, sight of eye
- Loss, loss of use – finger, toe, partial dismemberment of finger or toe⁴

Accidental dismemberment due to a catastrophic accident

Named insured, spouse or child	\$25,000 ⁵
■ 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	\$50,000
■ Child	\$15,000

Accidental death common carrier

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

■ Named insured, spouse	\$200,000
■ Child	\$45,000



For more information,
talk with your
benefits counselor.



ColonialLife.com

- 1 In Nevada , air ambulance or ambulance: We will pay this benefit directly to the provider unless the air ambulance or ambulance bill shows that all charges have been paid in full.
- 2 One benefit for each injured ear per covered person per lifetime.
- 3 One repair or replacement per prosthetic device/artificial limb per covered person per lifetime.
- 4 In Maine, the minimum benefit for full dismemberment of finger or toe is \$1,000.
- 5 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.

State Variations for Exclusions and Limitations

IL: Also includes "aviation." Not applicable to "hazardous avocations, racing, semi-professional or professional sports."

MT: Not applicable to "suicide or injuries which you intentionally do to yourself" and "injuries a child sustains during birth."

NV: Not applicable to "intoxicants and narcotics."

OK: Not applicable to "hazardous avocations, racing and semi-professional or professional sports." For Accidental Dismemberment Due to Catastrophic Accidents, replace "injuries a child sustains during birth, or for injuries that are the result of intoxication" with "alcoholism or drug addiction, or narcotics."

UT: Also includes "aviation." Not applicable to "hazardous avocations, racing, semi-professional or professional sports."

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 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.

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