



Colonial Life®



Hospital Indemnity Insurance

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

No matter how well you plan, you can't predict when sudden medical expenses could impact your way of life. Health insurance helps, but it doesn't cover everything. For instance, the average family has more than \$4,500 in out-of-pocket medical costs each year.¹

If you're admitted to the hospital for a covered accident or covered sickness, Medical Bridge, Colonial Life & Accident Insurance Company's hospital indemnity insurance, could help pay for out-of-pocket expenses. It's coverage that can help protect what you've worked so hard to build.

13% of Americans have
medical debt in collections.²

¹ Milliman, Milliman Medical Index, 2022.

² Urban Institute, Debt in America: An Interactive Map, 2022.

One family's journey

Nathan was doing yard work with his wife when his chest pains began. After he was examined by a doctor, the couple was relieved to learn it was just a false alarm.



EMERGENCY ROOM VISIT

Nathan received immediate care at the nearest emergency room.



DIAGNOSTIC PROCEDURE

The doctor ordered an MRI to determine the cause of Nathan's pain.



HOSPITAL CONFINEMENT

Nathan was admitted to the hospital for a 24-hour stay while the doctors ran additional tests. After the tests confirmed there were no issues, he was released the following day.



DOCTOR'S OFFICE VISIT

A few weeks later, he had a follow-up appointment with his family doctor.

NATHAN'S OUT-OF-POCKET EXPENSES

Emergency room co-pay	\$100
Deductible	\$1,500
Doctor's visit co-pay	\$25
Co-insurance	\$1,800
	\$3,425

NATHAN'S BENEFITS

Emergency room visit	\$100
Diagnostic procedure	\$250
Hospital confinement	\$1,500
Doctor's office visit	\$25
	\$1,875

In this scenario, Nathan's Medical Bridge insurance benefits helped pay for the out-of-pocket expenses associated with his medical care.

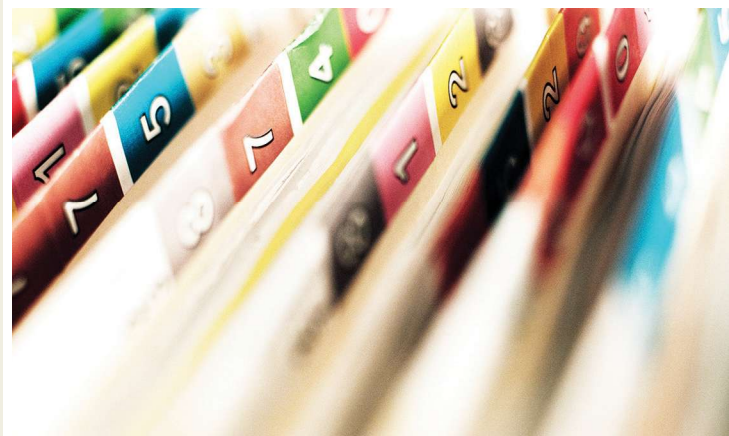
For illustrative purposes only.

Cost of treatment benefits and benefit amounts may vary. Benefits may not cover all expenses. The policy has exclusions and limitations.



Coverage advantages

- Benefits are payable directly to you (unless you specify otherwise) and can be used as you see fit.¹
- Coverage is available for you, your spouse and eligible dependent children.
- Benefits are payable regardless of any other insurance you may have with other companies.
- All benefits are indemnity based, which means you will know the benefit amount payable for covered accidents or covered sicknesses.





Meet with a benefits counselor

By attending a 1-to-1 counseling session with your Colonial Life benefits counselor, you can learn more about Medical Bridge insurance and how it can help protect your family's way of life. Your benefits counselor can also review the rest of your insurance coverage and help you determine where you may need additional financial protection.

Based on the plan design available, you may receive benefits to help cover the costs associated with:

- Hospital confinement
- Outpatient surgical procedures
- Diagnostic procedures
- Doctor's office visits
- Emergency room visits

The average family has more than \$4,500 in out-of-pocket medical costs each year.

Milliman Research Report 2020 Milliman Medical Index, May 2022.





How much does a hospital stay really cost you?



- **34.4 million** hospital admissions in 2023
- **5 days:** average hospital stay in 2022
- **\$3,132 per day** average hospital cost in 2023
- Hospital costs **vary** based on insurance coverage and location

Based on data from the American Hospital Association's 2025 Fast Facts report for 2023.

HOSPITAL INDEMNITY INSURANCE

Hospital Indemnity Insurance provides a *lump-sum* benefit for a covered hospital confinement or outpatient surgery to help with co-payments and deductibles that are not covered by most major medical plans.

During a hospital stay, your health insurance may cover hospital fees, outpatient surgery, office visits, ER costs or prescriptions, but what about initial expenses such as:

- Deductibles
- Co-payments
- Out-of-pocket

Hospital Indemnity Insurance can help cover those extra expenses. This insurance is designed to provide a *lump-sum* benefit for a covered hospital confinement to help offset the costs not covered by most major medical plans.

If you take the right steps, a hospital stay doesn't have to impact your finances.

Group Hospital Confinement Indemnity Insurance Plan 5



Group Medical Bridge Insurance can help with medical costs that your health insurance may not cover. These benefits are available for you, your spouse and eligible dependent children.

Hospital admission benefit	\$ <u>1,500</u> per year
Maximum of one day per covered person per calendar year	
Daily hospital confinement benefit	\$165 per day
Maximum of 60 days per covered person per confinement	
Doctor office visit benefit	\$25 per day
Maximum of <u>3/5</u> days per calendar year for <u>Individual/Family</u> coverage	
Emergency room visit benefit	\$150 per day
Maximum of one day per covered person per calendar year	
Diagnostic procedure benefit	\$ <u>250</u> per day
Maximum of one day per covered person per calendar year	
Outpatient surgical procedure benefit	
■ Tier 1	\$ <u>500</u> per day
■ Tier 2	\$ <u>1,000</u> per day
Maximum of \$ <u>1,500</u> per covered person per calendar year for Tier 1 and 2 combined	
Maximum of one day per outpatient surgical procedure	

Diagnostic procedures

The following is a list of common diagnostic procedures that may be covered.

- **Breast**
 - Biopsy (incisional, needle, stereotactic)
- **Cardiac**
 - Angiogram
 - Arteriogram
 - Thallium stress test
 - Transesophageal echocardiogram (TEE)
- **Diagnostic radiology**
 - Computerized tomography scan (CT scan)
 - Electroencephalogram (EEG)
 - Magnetic resonance imaging (MRI)
 - Myelogram
 - Nuclear medicine test
 - Positron emission tomography scan (PET scan)
- **Digestive**
 - Barium enema/lower GI series
 - Barium swallow/upper GI series
 - Esophagogastroduodenoscopy (EGD)
- **Ear, nose, throat, mouth**
 - Laryngoscopy
- **Gynecological**
 - Amniocentesis
 - Cervical biopsy
 - Cone biopsy
 - Endometrial biopsy
 - Hysteroscopy
 - Loop electrosurgical excisional procedure (LEEP)
- **Liver**
 - Biopsy
- **Lymphatic**
 - Biopsy
- **Miscellaneous**
 - Bone marrow aspiration/biopsy
- **Renal**
 - Biopsy
- **Respiratory**
 - Biopsy
 - Bronchoscopy
 - Pulmonary function test (PFT)
- **Skin**
 - Biopsy
 - Excision of lesion
- **Thyroid**
 - Biopsy
- **Urinary**
 - Cystoscopy

For more information,
talk with your
benefits counselor.

The surgeries listed below are only a sampling of the surgeries that may be covered. Surgeries must be performed by a doctor in a hospital or ambulatory surgical center. For complete details and definitions, please refer to your certificate.

Tier 1 outpatient surgical procedures

- **Breast**
 - Axillary node dissection
 - Breast capsulotomy
 - Breast reconstruction
 - Lumpectomy
- **Cardiac**
 - Pacemaker insertion
- **Digestive**
 - Colonoscopy
 - Fistulotomy
 - Hemorrhoidectomy (external)
 - Lysis of adhesions
- **Skin**
 - Laparoscopic hernia repair
 - Skin grafting
- **Ear, nose, throat, mouth**
 - Adenoidectomy
 - Removal of oral lesions
 - Myringotomy
 - Tonsillectomy
 - Tracheostomy
- **Gynecological**
 - Dilation and curettage (D&C)
 - Endometrial ablation
 - Lysis of adhesions
- **Liver**
 - Paracentesis
- **Musculoskeletal system**
 - Carpal/cubital repair or release
 - Dislocation (closed reduction treatment) other than a finger or toe
 - Foot surgery (bunionectomy, exostectomy, arthroplasty, hammertoe repair)
 - Fracture (closed reduction treatment) other than a rib, finger or toe
 - Removal of orthopedic hardware
 - Removal of tendon lesion

Tier 2 outpatient surgical procedures

- **Breast**
 - Breast reduction
- **Cardiac**
 - Angioplasty
 - Cardiac catheterization
- **Digestive**
 - Exploratory laparoscopy
 - Laparoscopic appendectomy
 - Laparoscopic cholecystectomy
- **Ear, nose, throat, mouth**
 - Ethmoidectomy
 - Mastoidectomy
 - Septoplasty
 - Stapedectomy
 - Tympanoplasty
 - Tympanotomy
- **Eye**
 - Cataract surgery
 - Corneal surgery (penetrating keratoplasty)
 - Glaucoma surgery (trabeculectomy)
 - Vitrectomy
- **Gynecological**
 - Myomectomy
- **Musculoskeletal system**
 - Arthroscopic knee surgery with meniscectomy (knee cartilage repair)
 - Arthroscopic shoulder surgery
 - Clavicle resection
 - Dislocations (open reduction with internal fixation)
 - Fracture (open reduction with internal fixation)
 - Removal or implantation of cartilage
 - Tendon/ligament repair
- **Thyroid**
 - Excision of a mass

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 this coverage.

EXCLUSIONS AND LIMITATIONS

We will not provide benefits for injuries received in accidents or sicknesses which are caused by: dental care or treatment; cosmetic surgery; mental or emotional disorders; suicide or injuries which any covered person intentionally does to himself; war or serving in the armed forces, giving birth within the first 9 months after the certificate effective date. We will not pay for benefits for loss due to a pre-existing condition as defined in the certificate unless the pre-existing condition limitation period stated in the certificate schedule has been satisfied.

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 form GMB1.0-P-NY-R and certificate form GMB1.0-C-NY-R. For cost and complete details of coverage, call or write your benefits counselor or the company.

This policy provides limited benefit health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

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Group Hospital Confinement Indemnity Insurance

Health Screening Benefit



For more information,
talk with your
benefits counselor.

Group Medical Bridge™ insurance's health screening benefit can help pay for health and wellness tests you have each year.

Health Screening Benefit **\$50 per day**

Maximum of one benefit per covered person per calendar year

- 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
- Hemocult 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

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