

# Accident Insurance

**Accidents happen in places where you and your family spend the most time – at work, in the home and on the playground—and they're unexpected. How you care for them shouldn't be.**

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

## Colonial Life's Accident Insurance is designed to help you fill some of the gaps caused by increasing deductibles, co-payments and out-of-pocket costs related to an accidental injury.

Benefits listed are for each covered person per covered accident unless otherwise specified. See the attached outline of coverage for complete details.

**Initial Care** 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 a doctor's office, urgent care facility or the emergency room for x-rays or ride in an ambulance.

- Accident Emergency Treatment \$125
- X-ray Benefit \$30
- Ambulance \$200
- Air Ambulance \$2,000

## Common Accidental Injuries

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

| Dislocations (Separated Joint)                      | Closed Reduction (Non-Surgical) | Open Reduction (Surgical) |
|-----------------------------------------------------|---------------------------------|---------------------------|
| Hip                                                 | \$2,200                         | \$4,400                   |
| Knee (except patella)                               | \$1,100                         | \$2,200                   |
| Ankle – Bone or Bones of the Foot (other than Toes) | \$880                           | \$1,760                   |
| Collarbone (Sternoclavicular)                       | \$550                           | \$1,100                   |
| Lower Jaw, Shoulder, Elbow, Wrist                   | \$330                           | \$660                     |
| Bone or Bones of the Hand                           | \$330                           | \$660                     |
| Collarbone (Acromioclavicular and Separation)       | \$110                           | \$220                     |
| One Toe or Finger                                   | \$110                           | \$220                     |

| Fracture                                           | Closed Reduction (Non-Surgical) | Open Reduction (Surgical) |
|----------------------------------------------------|---------------------------------|---------------------------|
| Depressed Skull                                    | \$2,750                         | \$5,500                   |
| Non-Depressed Skull                                | \$1,100                         | \$2,200                   |
| Hip, Thigh                                         | \$1,650                         | \$3,300                   |
| Body of Vertebrae, Pelvis, Leg                     | \$825                           | \$1,650                   |
| Bones of Face or Nose (except mandible or maxilla) | \$385                           | \$770                     |
| Upper Jaw, Maxilla                                 | \$385                           | \$770                     |
| Upper Arm between Elbow and Shoulder               | \$385                           | \$770                     |
| Lower Jaw, Mandible, Kneecap, Ankle, Foot          | \$330                           | \$660                     |
| Shoulder Blade, Collarbone, Vertebral Process      | \$330                           | \$660                     |
| Forearm, Wrist, Hand                               | \$330                           | \$660                     |
| Rib                                                | \$275                           | \$550                     |
| Coccyx                                             | \$220                           | \$440                     |
| Finger, Toe                                        | \$110                           | \$220                     |

Your Colonial Life policy 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                                 | Tendon/Ligament/ Rotator Cuff | \$500 - one \$1,000 - two or more |
| Coma                            | \$10,000                                            | Lacerations (based on size)   | \$30 to \$500                     |
| Concussion                      | \$60                                                | Ruptured Disc                 | \$500                             |
| Emergency Dental Work           | \$75 Extraction<br>\$300 Crown, Implant, or Denture | Torn Knee Cartilage           | \$500                             |
| Eye Injury                      | \$300                                               |                               |                                   |

Children ages 5 to 14 account for nearly 40 percent of all sports-related injuries treated in hospital emergency departments. The rate and severity of sports-related injury increases with a child's age.

2009 National Center for Sports Safety



In the U.S., a disabling injury takes place every second. The economic impact of these unintentional injuries amounted to \$684.4 billion in 2007. This is equivalent to about \$2,300 per capita.

Injury Facts, National Safety Council, 2009 Edition

## Features of Colonial Life's Accident Insurance:

- Family coverage is available for your spouse and children.
- Your benefits are paid directly to you, unless specified otherwise.
- You're covered worldwide.
- 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.



Surgical Care

If your covered accidental injury is serious enough to require surgical care or a transfusion, your Colonial Life policy can provide the following benefits:

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

Transportation/ Lodging Assistance

If a covered person must travel more than 50 miles to receive special treatment and confinement in a hospital for injuries received as the result of a covered accident, your Colonial Life policy provides benefits to help with transportation other than ambulance. Colonial Life will pay lodging costs for a hotel/motel for a family member or companion to accompany the covered person who is confined to a hospital that is more than 50 miles from his or her residence.

- Transportation \$500 per round trip up to 3 round trips
- Lodging (family member or companion) \$125 per night up to 30 days

Accident Hospital Care

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

- Hospital Admission\* \$1,000 per accident
- Hospital Confinement \$225 per day up to 365 days
- Hospital ICU Admission\* \$2,000 per accident
- Hospital ICU Confinement \$450 per day up to 15 days per accident

\* We will pay either the Hospital Admission or Hospital Intensive Care Unit (ICU) Admission, but not both.

Accident 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. If so, your Colonial Life policy provides the following benefits:

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

Accidental Dismemberment, Catastrophic Accident and Accidental Death

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

Accidental Dismemberment

- Loss of Finger/Toe \$750 – one, \$1,500 – two or more
- Loss 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 or
- 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 .....\$25,000      Spouse .....\$25,000      Child(ren) .....\$12,500

365-day elimination period. Amounts reduced for covered persons age 65 and over. Payable once per lifetime for each covered person.

Accidental Death

- Named Insured
- Spouse
- Child(ren)

Accidental Death

- \$25,000
- \$25,000
- \$5,000

Common Carrier

- \$100,000
- \$100,000
- \$20,000

## Health Screening Benefit

- \$50 per covered person per calendar year

Provides a benefit if the covered person has one of the health screening tests performed. This benefit is payable once per calendar year per person and is subject to a 30-day waiting period.

Tests include:

- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA125 (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 to determine level of HDL and LDL
- Serum protein electrophoresis (blood test for myeloma)
- Stress test on a bicycle or treadmill
- Skin cancer biopsy
- Thermography
- ThinPrep pap test
- Virtual colonoscopy

### Benefit Worksheet

For use by Colonial Life Benefits Counselor

☐ Flexible Benefit (Pre-tax)

#### Coverage: (check one)

- ☐ Employee Only      ☐ Spouse Only      ☐ One Child Only      ☐ Employee/Spouse  
☐ One-Parent Family, Employee      ☐ One-Parent Family, Spouse      ☐ Two-Parent Family

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

**Premium Per Pay Period \$** \_\_\_\_\_ *The premium will vary based on benefits selected.*

Learn more about these and all of the personal insurance products and services that Colonial Life offers at [coloniallife.com](http://coloniallife.com).

*This coverage has exclusions and limitations that may affect benefits payable. Coverage type and benefits vary by state and may not be available in all states. See the Outline of Coverage within for complete details.*

*Applicable to policy form Accident 1.0-HS, including state variations where used, for example, Accident 1.0-HS-TX. This brochure is not complete without the corresponding Outline of Coverage form Accident 1.0-HS-O, including state variations where used, for example, Accident 1.0-HS-O-TX.*

**Colonial Life**  
*Making benefits count.*

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Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.  
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