

# Group Hospital Confinement Indemnity Insurance



## If you got sick or hurt, could you cover all of your medical expenses?

Even if you have coverage that helps with most of the expenses, you may still have to deal with deductibles, co-payments and co-insurance. Not to mention all the other bills you're already paying each month—mortgage, groceries, electricity and gasoline. That money has to come from somewhere, too.

Colonial Life's Hospital Confinement Indemnity Insurance plan offers added financial protection for those out-of-pocket costs related to a covered accident or a covered sickness.

## What benefits are included?

A \$\_\_\_\_\_ **Hospital Confinement Benefit** can help pay for the costs associated with a hospital stay.  
**Maximum of 1 benefit per calendar year per covered person.**

A **\$25 Doctor Office Visit Benefit** can offer additional coverage if you have to go to the doctor.  
**Maximum of \_\_\_ visits per calendar year for \_\_\_\_\_ coverage.**

An **Outpatient Surgical Procedure Benefit** can help cover the costs associated with a covered surgical procedure.  
**Maximum of \$\_\_\_\_\_ per covered person per calendar year for Tiers 1 and 2 combined.**

**Tier 1 Outpatient Surgical Procedure Benefit \$\_\_\_\_\_**

### 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 & 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 Procedure Benefit \$ \_\_\_\_\_**

<p><b>Breast</b> Breast reduction</p> <p><b>Cardiac</b> Angioplasty Cardiac catheterization</p> <p><b>Digestive</b> Exploratory laparoscopy Laparoscopic appendectomy Laparoscopic cholecystectomy</p> <p><b>Ear/Nose/Throat/Mouth</b> Ethmoidectomy Mastoidectomy</p>	<p><b>Ear/Nose/Throat/Mouth, cont.</b> Septoplasty Stapedectomy Tympanoplasty Tympanotomy</p> <p><b>Eye</b> Cataract surgery Corneal surgery (penetrating keratoplasty) Glaucoma surgery (trabeculectomy) Vitrectomy</p> <p><b>Gynecological</b> Myomectomy</p>	<p><b>Musculoskeletal System</b> Arthroscopic knee surgery w/ meniscectomy (knee cartilage repair) Arthroscopic shoulder surgery Clavicle resection Dislocations (ORIF - open reduction with internal fixation) Fracture (ORIF - open reduction with internal fixation) Removal or implantation of cartilage Tendon/ligament repair</p> <p><b>Thyroid</b> Excision of a mass</p>
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The surgeries listed above 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.

## How are benefits paid?

- Benefits are paid directly to you, unless you specify otherwise.
- Your benefits are paid regardless of any other coverage you may have.

Think about it. One plan could offer you even more financial protection. That's Colonial Life, *making benefits count*.

### EXCLUSIONS

We will not pay benefits for losses which are caused by: alcoholism, drug addiction, dental procedures, elective procedures, cosmetic surgery, felonies or illegal occupations, pregnancy of a dependent child, psychiatric or psychological conditions, suicide, intentional injuries, war, armed forces service or giving birth within the first 9 months after the certificate effective date. We will not pay benefits for hospital confinement of a newborn who is neither injured nor sick. We will not pay benefits for loss during the first 12 months after the effective date due to a pre-existing condition which means a sickness or physical condition for which a covered person was treated, had medical testing, received medical advice or had taken medication within the 12 months before the certificate effective date.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to certificate number GMB1.0- C (including state abbreviations where used.) Coverage may vary by state and may not be available in all states. This is not an insurance contract and only the actual certificate provisions will control.

### Colonial Life

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