

How will you cover all of your medical expenses?

Larger deductibles. Higher co-payments. You may be left with more out-of-pocket costs.

Colonial Life's hospital confinement indemnity insurance plan can help protect you against those out-of-pocket expenses related to a covered accident or covered sickness.

My Coverage Worksheet (For use with your Colonial Life Benefits Counselor)

Who's being covered?

- You only
- You and your spouse
- You and your dependent children
- You, your spouse and your dependent children

What benefits are included?

- Waiver of Premium

The following benefits are paid per covered person.

- First Day Hospital Admission \$ _____ per confinement
- Second and Subsequent Day Hospital Confinement \$ _____ per day

How do I file a claim?

Simply call our Policyholder Service Center at 1.800.325.4368 or visit coloniallife.com for additional information.

Here are some frequently asked questions about Colonial Life's hospital confinement indemnity insurance:

When is the First Day Hospital Admission benefit paid?

The First Day Hospital Admission benefit is paid for the first day of confinement of any covered person. This benefit is paid once per confinement.

When is the Second and Subsequent Day Hospital Confinement benefit paid?

This benefit is paid for each day any covered person is confined to a hospital following the first day of confinement, up to 75 days per covered confinement. The First Day Hospital Admission benefit and the Second and Subsequent Day Hospital Confinement benefit are not payable for the same dates of confinement.

What is the Waiver of Premium benefit?

The Waiver of Premium benefit waives premium when the named insured is confined to a hospital for more than 30 continuous days.

What if I change employers?

Benefits are portable. If you change jobs or retire, you can take your coverage with you at no increase in premium.

How are my benefits paid?

Benefits are paid directly to you, unless you specify otherwise. Benefits are paid regardless of any other coverage you may have with other insurance companies.

EXCLUSIONS

We will not pay benefits for injuries received in accidents or sicknesses which are caused by: intoxication or drug addiction; dental procedures; cosmetic surgery; felonies or illegal jobs; mental or emotional disease or disorder; suicide or injuries which any covered person intentionally does to himself; war; pre-existing conditions as defined in the policy. We will not pay benefits for hospital confinement of a newborn child following his birth unless he is injured or sick. Pre-existing Condition means having a sickness or physical condition for which any covered person was treated, had medical testing, received medical advice or had taken medication within 12 months before the effective date of this policy.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy number MB3000-NJ. This is not an insurance contract and only the actual policy provisions will control.

Colonial Life
1200 Colonial Life Boulevard
Columbia, South Carolina 29210
coloniallife.com

©2011 Colonial Life & Accident Insurance Company.
Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.
Colonial Life and *Making benefits count* are registered service marks of Colonial Life & Accident Insurance Company.