

# Supplemental Insurance

Supplemental Insurance is designed to enhance, not replace your already existing coverage. Your group health insurance provides you with a comprehensive medical plan, but medical plans do not cover all of your expenses related to accidents and illnesses such as deductibles, coinsurance, travel & lodging expenses, etc. Your employer has selected a standard benefit for the supplemental policies, however, since these are individual policies, they can be customized to your individual needs.

- **COLONIAL BENEFITS ARE PORTABLE AT THE ORIGINAL ISSUE AGE, even if you terminate your employment**
- Colonial pays you directly, in addition to health insurance
- 30 day waiting period for Cancer, Critical Illness, & all Wellness Benefits

## ACCIDENT

Employee, Employee/Spouse, or Family

- Premiums paid with Pre-tax dollars through employer Section 125 plan
- \$50 Health Screening per covered person, per calendar year rider is included
- Pays \$125 For Doctor's office, ER or Urgent care, \$30 X-ray, & \$50/visit (up to 3 visits) for follow-up care
- Covers Children in Sports
- Hospital Admission \$1,000; plus \$225/day ICU \$2,000 plus \$450/day for up to 365 days per accident
- Accidental Death – Employee \$25,000; Spouse \$25,000; Children \$5,000
- Riders available for On the Job Accident, Sickness Hospital Confinement, & Accidental Disability

## DISABILITY/PAYCHECK PROTECTION

Employee

- Premiums paid with after-tax dollars - Rates based on age bracket and benefit selected
- You select monthly benefit, waiting period, and duration of coverage
- Policy pays you if you are unable to work due to an accident off the job, or any illness
- Covers pregnancy (*Policy must be in force 10 months before delivery*)

## CANCER

Employee, Single Parent, or Family

- Premiums paid with pre-tax dollars through employer Section 125 plan
- \$100 Cancer screening/Wellness benefit per covered person, per calendar year
- Pays you income if cancer strikes you or your family – with NO LIFETIME LIMITS
- Riders available for specified disease, initial diagnosis, and progressive payment

## CRITICAL ILLNESS PROTECTION

Employee, Employee/Spouse, or Family

- Premiums paid with after-tax dollars - Rates based on age, smoking status, and benefit at time of enrollment
- \$50 Health Screening per covered person, per calendar year
- You select lump sum benefit between \$5,000 to \$75,000 paid directly to you when stricken with heart attack, stroke, major organ transplant, kidney failure, coma, blindness, paralysis, & 25% for coronary bypass surgery; includes subsequent diagnosis
- Spouse coverage is available at 50% and children are available at 25% of face amount for name insured
- Rider available to include cancer as one of the critical illnesses

## HOSPITAL INCOME/MEDICAL BRIDGE

Employee, Employee/Spouse, or Family

- **New MB plan offered 9/1/2019 (IMB7000); existing participants remain in current plans unless application is requested/approved.**
- Premiums paid with pre-tax dollars through employer Section 125 plan
- \$50 Wellness benefit per calendar year per covered person, per calendar year (*plans prior to 9/2019 limited to 2 wellness per family/year*)
- Lump sum payment options of \$1,000 or \$2,000 per hospital confinement
- Lump sum for outpatient surgical benefit of \$750 Tier 1, \$1,500 Tier 2 to Outpatient CYM \$2,500 (*prior to 9/2019 outpatient benefit vary per policy*)
- Covers pregnancy (*Policy must be in force 10 months except for grandfathered participants*)
- Various riders for enhanced intensive care and daily hospital confinement

Please contact Debbie Fleck at (214) 924-8862 regarding Colonial enrollment