

You can't predict when or where an accident will strike. But you can make sure you have a safety net of financial protection to help if an accidental injury occurs.

Accidents can happen anytime, anywhere — at home or at work, on the playground or on the road. Some of the most common injuries include:

- Broken bones
- Burns
- Concussions
- Lacerations
- Back or knee injuries
- Accidental injuries that send you to the Emergency Room, Urgent Care or a physician's office.

Paul Revere's Group Accident Insurance helps you fill some of the gaps caused by increasing deductibles, co-payments and out-of-pocket costs related to an accidental injury. With this coverage you may not need to use your savings or secure a loan to help pay those unexpected out-of-pocket expenses associated with a covered accident.

Here's how it works...

Imagine while cleaning the gutters, you fall from the ladder and break your leg.

These are out-of-pocket expenses you may encounter:

\$100	Emergency room copay
\$250	Deductible (copays do not count toward deductible)
\$35	Specialist visit copay – orthopedic physician
\$350	Specialist visit copay – occupational/physical therapy for 10 days

\$735 **Out-of-pocket expenses**

And here is a sample of benefits you may be eligible for with Paul Revere's Group Accident Insurance:

\$75	Accident Emergency Treatment
\$100	Accident Follow-up Physician Visit (\$50 per visit, up to 2 per accident)
\$50	Appliance (crutches)
\$500	Fracture (broken leg)
\$150	Occupational/Physical Therapy (\$15/day for 10 days)
\$20	X-Ray (for diagnosis of broken leg)

\$895 of benefits paid to you in addition to other coverage you may have with other insurance companies.

The claims example above is based on a covered person aged 41 who receives a complete fracture of the leg and requires non-surgical repair. The policy has exclusions and limitations. Costs of treatment and benefit amounts may vary.

Benefits listed are for each covered person per covered accident unless otherwise specified.

Initial Care

- Accident Emergency Treatment \$75
- Air Ambulance..... \$1,000
- Ambulance..... \$100
- X-Ray Benefit\$20

Common Accidental Injuries

Dislocation (Separated Joint)	Non-Surgical	Surgical
Major Dislocation (all dislocations except fingers, toes or patella)	\$500	\$1,000
Minor Dislocation (fingers, toes or patella)	\$100	\$200

Fracture (Broken Bone)	Non-Surgical	Surgical
Major Fracture (all fractures except fingers or toes)	\$500	\$1,000
Minor Fracture (fingers, toes)	\$50	\$100

Your Paul Revere certificate also provides benefits for the following injuries received as a result of a covered accident.

- Burn (based on size and degree) \$750 to \$9,000
- Burn – Skin Graft for 2nd or 3rd degree burns 50% of Burn benefit
- Coma..... \$5,000
- Concussion \$100
- Emergency Dental Work \$50 Extraction, \$150 Crown, Implant, or Denture
- Lacerations (based on size)..... \$25 to \$600

Requires Surgery

- Eye Injury..... \$200
- Ruptured Disc..... \$500
- Tendon/Ligament/Rotator Cuff\$500 – one, \$750 – two or more
- Torn Knee Cartilage \$500

Surgical Care

- Blood/Plasma/Platelets..... \$300
- Minor Surgery (hernia or any other surgery except cranial, open abdominal or thoracic).....\$150
- Major Surgery (cranial, open abdominal or thoracic, excluding hernia) \$1,000

Transportation/Lodging Assistance

If injured, the covered person must travel more than 50 miles from residence to receive special treatment and confinement in a hospital.

- Lodging (family member or companion)\$100 per night up to 30 days
for a hotel/motel lodging costs
- Transportation..... \$400 per round trip up to 3 round trips

Benefits listed are for each covered person per covered accident unless otherwise specified.

Accident Hospital Care

- Hospital Admission¹ \$500 per accident
 - Hospital ICU Admission¹ \$750 per accident
- ¹We will not pay the hospital admission benefit and the hospital intensive care unit (ICU) admission benefit for the same covered accident simultaneously.*
- Hospital Confinement² \$165 per day up to 365 days per accident
 - Hospital ICU Confinement² \$165 per day up to 15 days per accident
- ²We will not pay the hospital confinement benefit and the hospital ICU confinement benefit simultaneously.*

Accident Follow-Up Care

- Accident Follow-Up Physician Visit.....\$50 (up to 2 visits per accident)
 - Appliances \$50 (such as wheelchair, crutches)
 - Medical Imaging Study..... \$100 per accident
(limit 1 per covered accident and 1 per calendar year)
 - Occupational or Physical Therapy.....\$15 per day up to 10 days
 - Pain Management (Epidural Anesthesia)..... \$50 (limit 1 per covered accident)
 - Prosthetic Devices/Artificial Limb\$500 – one, \$1,000 – two or more
 - Rehabilitation Unit Confinement ³\$50 per day up to 15 days per covered accident,
and 30 days per calendar year
- ³We will not pay the hospital confinement benefit and the rehabilitation unit confinement benefit simultaneously.*

Accidental Dismemberment

- Loss of Finger/Toe.....\$450 – one, \$900 – two or more
- Loss or Loss of Use of Hand/Foot/Sight of Eye.....\$4,500 – one, \$9,000 – two or more

Catastrophic Accident

For severe injuries that result in the total and irrecoverable:

- Loss of one hand and one foot
- Loss of the sight of both eyes
- Loss of both hands or both feet
- Loss of the hearing of both ears
- Loss or loss of use of one arm and one leg
- Loss of the ability to speak
- Loss or loss of use of both arms or both legs

Named Insured.....\$25,000 Spouse.....\$25,000 Child(ren).....\$12,500

12-month elimination period. Payable once per lifetime for each covered person.

Accidental Death

	Accidental Death	Common Carrier
● Named Insured	\$20,000	\$80,000
● Spouse	\$20,000	\$80,000
● Child(ren)	\$4,000	\$16,000

Will I have to answer health questions to receive coverage?

Coverage is Guaranteed Issue. No health questions will be asked.

What additional features are included?

- Worldwide coverage
- Portable
- Compliant with Health Savings Account (HSA) guidelines

How do I know how much a benefit pays?

Benefit amounts are preset and not based on the medical expenses you are charged. You get a lump sum payment that is specific to the injury or treatment required.

Will my accident claim payment be reduced if I have other insurance?

You're paid regardless of any other insurance you may have with other insurance companies, and the benefits are paid directly to you (unless you specify otherwise).

How do I file a claim?

Visit colonial-paulrevere.com or call our Customer Service Department at 1-800-325-4368 for additional information.

My Coverage Worksheet (For use with your Paul Revere benefits counselor)

Who will be covered? (check one)

- Employee Only Employee & Spouse
- One-Parent Family Two-Parent Family

When are covered accident benefits available?

- On and Off-Job Benefits

EXCLUSIONS AND LIMITATIONS

We will not pay any benefits for losses that are caused by, contributed to by or occur as a result of: aviation; felonies; suicide or injuries which any covered person intentionally does to himself; war or act of war; in addition to the exclusions listed above, we also will not pay the Catastrophic Accident benefit for injuries that are caused by or are the result of: intoxicants and narcotics. The covered person must incur a charge and the certificate must be in force for benefits to be payable.

For cost and complete details, see your Paul Revere benefits counselor. Applicable to policy number GACC1.0-P-NY and certificate number GACC1.0-C-NY. This is not an insurance contract and only the actual policy provisions will control.

Group Hospital Confinement Indemnity Insurance

Plan 1 with Accident-Only Emergency Room Visit Benefit



Group Medical BridgeSM 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	\$1,000 per day
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	
Accident-only emergency room visit benefit	\$150 per day
Maximum of one day per covered person per calendar year	

Health savings account (HSA) compatible

This plan is compatible with HSA guidelines. This plan may also be offered to employees who do not have HSAs.

The Paul Revere Life Insurance Company's Group Medical Bridge offers an HSA-compatible plan in most states.

For more information,
talk with your
benefits counselor.

Colonial-PaulRevere.com

THIS POLICY PROVIDES LIMITED BENEFITS.

EXCLUSIONS

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, and giving birth within the first nine months after the certificate effective date. We will not pay 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.

For cost and complete details, see your benefits counselor. Applicable to policy form GMB1.0-P-NY and certificate form GMB1.0-C-NY. This is not an insurance contract and only the actual certificate provisions will control.

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 Plan 3



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 \$1,000 per day
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

Emergency room visit benefit \$150 per day
Maximum of one day per covered person per calendar year

Diagnostic procedure benefit \$250 per day
Maximum of one day per covered person per calendar year

Outpatient surgical procedure benefit

- Tier 1 \$500 per day
- Tier 2 \$1,000 per day

Maximum of \$3,000 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 INSURANCE PROVIDES LIMITED BENEFITS.

Insureds in New York must be covered by comprehensive health insurance before applying for Hospital Confinement Indemnity Insurance.

EXCLUSIONS

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

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Colonial Life for Policyholders Portal

A faster, simpler way to manage your benefits

THE PORTAL OFFERS YOU:

- Faster service than calling/emailing
- Confirmation when a claim has been submitted
- Simplified bill payment and management
- Answers to frequently asked questions and live chat assistance if you don't see what you are looking for.

LEARN MORE

Find out how simple your claims and benefits experience can be by learning more about the Colonial Life for Policyholders portal. Visit Colonial-PaulRevere.com to see what this online account administration platform can do for you.

Colonial Life for Policyholders is an online portal created with you in mind. It's the most convenient and efficient way to file a claim and manage your benefits.

Here's what you can do on Colonial Life for Policyholders:



File claims with a simple, guided form



Set up direct deposit for approved payments



View claim status or policy details anytime



Opt for instant alerts by email or text



Update your personal info & preferences

BECOME A MEMBER TODAY:

- 1 Go to Colonial-PaulRevere.com/access to register.
- 2 Click "create an account", fill out the required information and click **Submit**.
- 3 Enjoy faster service and improved benefits awareness.

NEED TO FILE A CLAIM?

Filing online means never waiting for mail or dealing with fax machines and complex paper forms. Our guided question wizard walks you through the process and checks for missing information that could cause delays. Opting for direct deposit can also get approved payments to you up to a week faster than paper check.

AFTER YOU FILE:

Check your claim status by logging into your account at Colonial-PaulRevere.com/access. You can also sign up for text or email alerts so you know instantly if status changes or more information is needed. For your convenience, you can login anytime with a mobile device to photograph and upload documents with your camera.



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For more information,
talk with your
benefits counselor.

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Nobody expects an accident to happen. But if it does, your main focus should be on recovery, not how you're going to pay your bills. Colonial Life accident insurance provides benefits directly to you to use however you like – from medical costs to everyday expenses. Whether it's a fall or a car accident, your benefits offer support when you need it.

Benefits are per covered person per covered accident unless stated otherwise

Accident emergency treatment \$100

One visit per covered person per covered accident and
Up to four visits per covered person per calendar year

Accident follow-up doctor visit \$50

Up to three visits per covered person per covered accident and
Up to 12 visits per covered person per calendar year

Accidental death

Per covered person

	Accidental death	Accidental death common carrier
■ Named insured	\$25,000	\$100,000
■ Spouse	\$25,000	\$100,000
■ Dependent child(ren)	\$5,000	\$20,000

Examples of common carriers are mass transit trains, buses and planes

Accidental dismemberment

Loss or loss of use

■ One hand, arm, foot, leg or sight of an eye	\$7,500
■ Both hands, arms, feet, legs or the sight of both eyes; or any combination	\$15,000
■ One finger or one toe	\$1,050
■ Two or more fingers; two or more toes; or any combination	\$2,100

Air ambulance \$1,000

Transportation to or from a hospital or medical facility

Ambulance (ground) \$200

Transportation to or from a hospital or medical facility

Appliance aid in personal locomotion or mobility \$75

Walking boot, neck brace, back brace, leg brace, cane, crutches, walker and wheelchair

Blood/plasma/platelets \$300

Required during treatment of a covered accident

Burn

■ 2nd-degree burns (covering at least 36% of the body's surface)	\$750
■ 3rd-degree burns (based on size)	\$1,500 – \$12,000

Burn-skin graft 50% of applicable burn benefit

As a result of 2nd-degree or 3rd-degree burns

Alex was cleaning out the gutters when he fell.



EMERGENCY ROOM VISIT

Alex was taken by ambulance to the nearest emergency room and received immediate care.



DIAGNOSTIC PROCEDURE

The doctor ordered an X-ray and discovered Alex had fractured his leg.



HOSPITAL CONFINEMENT

Alex was admitted to the hospital for surgery on his leg. He was confined for three days.



APPLIANCE FOR MOBILITY

Alex used crutches.



PHYSICAL THERAPY

Alex had eight sessions of physical therapy to help him regain the strength in his leg.



DOCTOR'S OFFICE VISIT

Over the next several weeks, he had three follow-up appointments with his doctor.

ALEX'S OUT-OF-POCKET EXPENSES

When Alex totaled up the bills, he had to pay his annual deductible, as well as co-payments for the ambulance, emergency room, hospital, surgery, physical therapy and follow-up visits. Luckily, Alex had accident coverage to help with these expenses.

ALEX'S BENEFITS	
Ambulance	\$200
Emergency room visit	\$100
X-ray	\$50
Hospital admission	\$750
Hospital confinement	\$525
Leg fracture (surgical)	\$2,400
Physical therapy	\$280
Appliance (crutches)	\$75
Doctor's follow-up office visit	\$150
	\$4,530

Catastrophic accident

Total and irrecoverable loss or loss of use

- Both hands, arms, feet, legs or the sight of both eyes; or any combination; or
- Loss of hearing in both ears or loss of ability to speak

Subject to a 365-day elimination period; payable once per lifetime per covered person

- Named insured\$50,000
- Spouse\$50,000
- Dependent child(ren).....\$25,000

Coma \$7,500

Lasting for 14 or more consecutive days

Concussion \$275

Dislocation (separated joint) Non-surgical Surgical

- Hip\$2,000 \$4,000
- Knee (except patella)\$1,000 \$2,000
- Ankle, bone or bones of the foot (other than toes)\$960 \$1,920
- Collarbone (sternoclavicular)\$500 \$1,000
- Collarbone (acromioclavicular and separation)\$140 \$280
- Lower jaw\$450 \$900
- Shoulder (glenohumeral)\$750 \$1,500
- Elbow\$330 \$660
- Wrist\$390 \$780
- Bone(s) of the hand, (other than fingers)\$540 \$1,080
- Finger, toe\$140 \$280
- Incomplete dislocation or dislocation reduction without anesthesia25% of the applicable non-surgical amount

Emergency dental work

- Dental crown or denture\$150
- Dental extraction\$50

Eye injury \$200

With surgical repair or removal of a foreign object

Fracture (broken bone) Non-surgical Surgical

- Skull, depressed fracture (except face/nose)\$2,250 \$4,500
- Skull, simple non-depressed fracture (except face/nose)\$1,200 \$2,400
- Hip, thigh (femur)\$2,100 \$4,200
- Body of vertebrae (excluding vertebral processes)\$1,800 \$3,600
- Pelvis\$1,650 \$3,300
- Leg (tibia and/or fibula)\$1,200 \$2,400
- Bones of the face or nose (except mandible or maxilla)\$700 \$1,400
- Upper jaw, maxilla, upper arm between elbow and shoulder\$700 \$1,400
- Lower jaw, mandible\$720 \$1,440
- Kneecap, ankle, foot\$1,020 \$2,040
- Shoulder blade, collarbone\$810 \$1,620
- Vertebral processes\$450 \$900
- Forearm, hand, wrist\$1,020 \$2,040
- Rib\$225 \$450
- Coccyx\$240 \$480
- Finger, toe\$200 \$400
- Chip fracture25% of the applicable non-surgical amount

For illustrative purposes only.

Benefit amounts may vary and may not cover all expenses. The certificate has exclusions and limitations.

Hospital admission	\$750
Per covered person per covered accident	
Hospital confinement	\$175 per day
Up to 365 days per covered person per covered accident	
Hospital intensive care unit admission	\$1,500
Per covered person per covered accident	
Hospital intensive care unit confinement	\$300 per day
Up to 15 days per covered person per covered accident	
Knee cartilage (torn)	\$500
Laceration (no repair, without stitches)	\$50
Laceration (repaired by stitches)	
■ Total of all lacerations is less than two inches long	\$75
■ Total of all lacerations is at least two but less than six inches long	\$300
■ Total of all lacerations is six inches or longer	\$600
Lodging (companion)	\$150 per day
Up to 30 days per covered person per covered accident	
Medical imaging study (CT, CAT scan, EEG, MR or MRI)	\$150
One benefit per covered person per covered accident per calendar year	
Occupational or physical therapy	\$35 per day
Up to 10 days per covered person per covered accident	
Pain management for epidural anesthesia	\$50
Prosthetic device/artificial limb	
One benefit per covered person per covered accident	
■ One	\$750
■ More than one	\$1,500
Rehabilitation unit confinement	\$100 per day
Immediately after a period of hospital confinement due to a covered accident; up to 15 days per covered person per covered accident, not to exceed 30 days per covered person per calendar year	
Ruptured disc with surgical repair	\$600
Surgery	
■ Cranial, open abdominal and thoracic	\$1,000
■ Hernia with surgical repair	\$250
Surgery (exploratory and arthroscopic)	\$150
Tendon/ligament/rotator cuff	
■ One with surgical repair	\$600
■ Two or more with surgical repair	\$1,200
Transportation for hospital confinement	\$400 per round trip
Up to three round trips for more than 50 miles from home per covered person per covered accident	
X-ray	\$50



For more information,
talk with your
benefits counselor.



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HEALTH SAVINGS ACCOUNT (HSA) COMPATIBLE

This plan is compatible with HSA guidelines and any other HSA plan in which a covered family member may participate. It may also be offered to employees who do not have HSAs.

THIS INSURANCE PROVIDES LIMITED BENEFITS.

EXCLUSIONS

We will not pay benefits for losses that are caused by, contributed to by or occur as the result of a covered person's felonies or illegal occupations, hazardous avocations, racing, semi-professional or professional sports, sickness, suicide or injuries which any covered person intentionally does to himself, war or armed conflict. In addition, we will not pay Catastrophic Accident benefits for injuries a child received during birth, or for injuries that are the result of being intoxicated or under the influence of any narcotics.

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 GACC1.0-P and certificate form GACC1.0-C (including state abbreviations where used, for example: GACC1.0-C-EE-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.



Group Hospital Confinement Indemnity Insurance

Plan 1 with Accident Only Emergency Room Visit Benefit



Group Medical BridgeSM 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 confinement benefit **\$1,000 per day**
Maximum of one day per covered person per calendar year

Accident only emergency room visit benefit **\$150 per day**
Maximum of one day per covered person per calendar year

Health savings account (HSA) compatible

This plan is compatible with HSA guidelines. This plan may also be offered to employees who do not have HSAs.

Colonial Life & Accident Insurance Company's Group Medical Bridge offers an HSA-compatible plan in most states.

For more information,
talk with your
benefits counselor.

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THIS INSURANCE PROVIDES LIMITED BENEFITS.

EXCLUSIONS

We will not pay benefits for losses which are caused by: dental procedures, elective procedures, cosmetic surgery, felonies or illegal occupations, intoxicants or narcotics, pregnancy of a dependent child, psychiatric or psychological conditions, suicide, intentional injuries, war or armed forces service. We will not pay benefits for hospital confinement due to giving birth within the first nine months after the certificate effective date or for 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.

This information is not intended to be a complete description of the insurance coverage available. The insurance has exclusions and limitations which may affect any benefits payable. Applicable to policy forms GMB1.0-P-EE-TX-R and GMB1.0-P-AU-TX-R and certificate forms GMB1.0-C-EE-TX-R and GMB1.0-C-AU-TX-R. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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Group Medical BridgeSM 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 confinement benefit \$1,000 per day
Maximum of one day per covered person per calendar year

Emergency room visit benefit \$150 per day
Maximum of one day per covered person per calendar year

Diagnostic procedure benefit \$250 per day
Maximum of one day per covered person per calendar year

Outpatient surgical procedure benefit

■ **Tier 1** \$500 per day

■ **Tier 2** \$1,000 per day

Maximum of \$3,000 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 POLICY PROVIDES LIMITED BENEFITS.

EXCLUSIONS

We will not pay benefits for losses which are caused by: dental procedures, elective procedures, cosmetic surgery, felonies or illegal occupations, intoxicants or narcotics, pregnancy of a dependent child, psychiatric or psychological conditions, suicide, intentional injuries, war, armed forces service or giving birth within the first nine 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 policy forms GMB1.0-P-AU-TX-R and GMB1.0-P-EE-TX-R and certificate forms GMB1.0-C-AU-TX-R and GMB1.0-C-EE-TX-R. This is not an insurance contract and only the actual certificate provisions will control.

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Colonial Life for Policyholders Portal

A faster, simpler way to manage your benefits

THE PORTAL OFFERS YOU:

- Faster service than calling/emailing
- Confirmation when a claim has been submitted
- Simplified bill payment and management
- Answers to frequently asked questions and live chat assistance if you don't see what you are looking for.

LEARN MORE

Find out how simple your claims and benefits experience can be by learning more about the Colonial Life for Policyholders portal. Just visit ColonialLife.com to see what this online account administration platform can do for you.

Colonial Life for Policyholders is an online portal created with you in mind. It's the most convenient and efficient way to file a claim and manage your benefits.

Here's what you can do on Colonial Life for Policyholders:



File claims with a simple, guided form



Set up direct deposit for approved payments



View claim status or policy details anytime



Opt for instant alerts by email or text



Update your personal info & preferences

BECOME A MEMBER TODAY:

- 1 Go to ColonialLife.com/access to register.
- 2 Click "create an account", fill out the required information and click **Submit**.
- 3 Enjoy faster service and improved benefits awareness.

NEED TO FILE A CLAIM?

Filing online means never waiting for mail or dealing with fax machines and complex paper forms. Our guided question wizard walks you through the process and checks for missing information that could cause delays. Opting for direct deposit can also get approved payments to you up to a week faster than paper check.

AFTER YOU FILE:

Check your claim status by logging into your account at ColonialLife.com/access. You can also sign up for text or email alerts so you know instantly if status changes or more information is needed. For your convenience, you can login anytime with a mobile device to photograph and upload documents with your camera.



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