

## MEDICAL BRIDGE

A hospital stay can result in high out of pocket expenses at a time when you can least afford them. Medical Bridge pays a flat amount for the following medical procedures.

### Major Benefits

- **\$1000 Hospital Admission Payment**  
*Paid once per calendar year per covered person when admitted to hospital as the result of a covered accident or sickness.*
- **\$100 Daily Hospital Confinement Payment**  
*Paid up to 365 days per covered person per calendar year.*
- **\$500 or \$1,000 for Outpatient Surgery**  
*Paid based on Tier coverage level up to \$1,500 per covered person per calendar year.*
- **\$100 Ground Ambulance, \$1,000 Air Ambulance**  
*Paid once per calendar year per covered person.*
- **\$100 Emergency Room Benefit**  
*Paid twice per calendar year per covered person.*
- **\$250 or \$500 Advanced Diagnostic Procedures**  
*Paid based on Tier coverage level up to \$500 per calendar year per covered person for tests such as MRI or CAT scan.*
- **\$25 Doctor's Office Visit**  
*Paid up to 3 visits per calendar year for employee only coverage or 5 visits if dependents coverage is selected.*
- **\$100 Wellness Testing Benefit**  
*Paid once per calendar year per covered person.*
- **\$25 X-ray Benefit**  
*Paid twice per calendar year per covered person.*

### Weekly Premium

Age	EE Only	EE + SP	EE + CH	EE + FM
17 - 49	\$9.63	\$18.00	\$13.54	\$21.92
50 - 59	\$12.06	\$22.66	\$15.99	\$26.58
60 - 64	\$15.58	\$29.31	\$19.49	\$33.25
65 - 75	\$19.65	\$37.09	\$23.56	\$41.00

Based on Plan 3 coverage in FL. Plan is subject to a 12/12 pre-existing condition clause. Limitations & Exclusions apply, see the policy for complete details.

## ACCIDENT

Pays you and your covered dependents benefits for injuries received in accidents on or off the job. These payments can help offset expenses incurred such as time off work, medical and non-medical expenses resulting from an accident.

Guaranteed Issue to age 79.

### Major Benefits

- **\$2,000 Hospital Admission Payment**  
*Paid each time insured is admitted to hospital as result of accident*
- **\$300 per day Hospital Confinement**  
*Paid for up to 365 days while confined in hospital as result of accident*
- **\$50 Optional Health Screening Rider**  
*Paid annually for 1 covered person per calendar year upon completion of annual physical exam with 1 qualified screening test. Benefit begins following a 30 day waiting period from effective date of coverage.*
- **\$75 - \$7,500 for Fractures or Dislocations**  
*Payment varies depending on injury and treatment received.*
- **\$75,000 Accidental Death Benefit**  
*for principal insured & Spouse (payment reduced for covered children)*
- **\$100,000 Catastrophic Accident Benefit**  
*for principal insured & Spouse (payment reduced for covered children)*

### Many Other Benefits Per Accident:

- Ambulance \$500 per trip
- Emergency Room Treatment \$200 per accident
- Initial Doctors Office Visit \$120 per accident
- Follow up Treatment \$120 per treatment up to 3 visits per accident

### Weekly Premium

Employee Only	\$4.55
Employee + Spouse	\$6.12
Employee + Child(ren)	\$7.32
Employee, Spouse, Child(ren)	\$8.89

Premiums above are for Plan 1 with Health Screening Benefit in FL. Other options available. Limitations & Exclusions apply, see policy for details.

## CRITICAL ILLNESS

Colonial Life's individual Specified Critical Illness 1.0 insurance provides you and your family a lump sum benefit to maintain financial security during a period of a critical illness.

Face amounts for the employee range from \$5,000 to \$75,000 in \$1,000 increments. Spouse benefits are 50% of the employee's face amount. Dependent child(ren) benefits are 25% of the employee's face amount.

Guaranteed Issue available to employee and/or spouse to age 59 up to a \$10,000 face amount.

### Major Benefits

Covered Illnesses Include:

- Heart Attack (*Myocardial Infarction*), Stroke, Coma
- Major Organ Failure
- End Stage Renal (*Kidney*) Failure
- Permanent Paralysis due to a Covered Accident
- Blindness
- Occupational Infectious HIV or Hepatitis B, C or D

Subsequent Diagnosis: *employees can use more than once (reductions in benefits may apply)*

Wellness (*Health Screening*): *\$50 payable once per year per covered person*

### Weekly Premium

Age	EE Only	EE + SP	EE + CH	EE + FM
17 - 24	\$0.71	\$1.06	\$0.73	\$1.11
25 - 29	\$0.82	\$1.25	\$0.84	\$1.27
30 - 34	\$1.03	\$1.55	\$1.05	\$1.59
35 - 39	\$1.38	\$2.08	\$1.42	\$2.10
40 - 44	\$1.86	\$2.77	\$1.88	\$2.79
45 - 49	\$2.44	\$3.69	\$2.48	\$3.72
50 - 54	\$3.20	\$4.89	\$3.22	\$4.94
55 - 59	\$3.98	\$6.16	\$4.00	\$6.18
60 - 64	\$4.95	\$7.71	\$4.97	\$7.73
65 - 70	\$5.97	\$9.02	\$6.01	\$9.05

*Premiums above are based on \$10,000 face amount, non-tobacco rates, for Critical Illness, Wellness and Subsequent Diagnosis in FL. Other options are available. Plan is subject to a 12/12 pre-existing condition clause. Limitations and Exclusions apply, please reference the policy for complete details.*

## CANCER

Almost everyone knows someone affected by cancer, and has seen its devastating financial effects. A few facts that most people don't know, should be considered:

**1 out of 2 men and 1 out of 3 women will get cancer during their lifetime.**  
**63% of all costs associated with cancer are *NOT* covered by health insurance**

This policy helps offset the out-of-pocket medical and indirect non-medical expenses related to cancer that most medical plans may not cover. From lost income and travel expenses, to experimental treatment and specialty hospitals, this coverage also provides benefits for specified cancer-screening tests.

### Major Benefits

- \$10,000 Initial Diagnosis payment  
*Paid upon the diagnosis of an Internal Cancer*
- \$150 per day while hospitalized (*Days 1 - 30*)
- \$300 per day while hospitalized (*Days 31+*)
- \$250 per day Experimental Treatment (*up to \$12,500 lifetime*)
- \$500 per week for Chemo & Radiation Treatment
- \$100 Wellness Benefit (*paid annually to each covered member of the family upon completion of a cancer screening*)

### Many Other Benefits:

Transportation	up to \$1,000 per trip
Hospice	\$50 / day
Blood/Plasma	\$150 / day
Surgical Procedures	up to \$3000 / procedure

### Weekly Premium

Employee Only	\$7.56
Employee + Spouse	\$15.11
Employee + Child(ren)	\$7.86
Employee, Spouse, Child(ren)	\$15.41

*Premiums are for Cancer Assist Level 2 Plan, with \$10,000 initial diagnosis benefit in FL. Other options available. Benefits begin following a 30 day waiting period from the effective date of coverage. Limitations & Exclusions apply, see policy for complete details.*

## WHOLE LIFE with Chronic Care Rider

Colonial Life's Whole Life plan is a guaranteed paid-up policy to age 70 or 100. This life insurance plan accumulates cash value, based on a guaranteed rate of return of 3.75%.

Rates are guaranteed to never change.

Employees can purchase individually owned life insurance that is theirs to keep, even if they change jobs or retire. Permanent life coverage is available for yourself or spouse.

The optional Chronic Care rider allows the face amount of the policy to be used as a "living benefit" in the event the insured is unable to perform any 2 of the 6 activities of daily living (ADLs)

Guaranteed Issue coverage is available for employees to age 50 up to \$50,000. Reduced Guaranteed Issue coverage is available to employees over 50.

Weekly Premium			
Age	\$15,000	\$20,000	\$25,000
25	\$3.24	\$4.32	\$5.40
30	\$3.69	\$4.92	\$6.15
35	\$4.42	\$5.90	\$7.36
40	\$5.48	\$7.31	\$9.14
45	\$7.03	\$9.38	\$11.72
50	\$8.90	\$11.85	\$14.82
55	\$11.53	\$15.39	\$19.23
60	\$15.34	\$20.45	\$25.56
65	\$20.82	\$27.75	\$34.70

Rates above are for non-tobacco users, paid up at age 100 policy. Tobacco user rates are higher.

Rates above are illustrative. Your rates will be based on your exact age and tobacco status. Rates are available for ages up to age 79. Some policies may require a medical exam to obtain coverage.

Limitations and Exclusions apply, please see the policy for complete details.

## TERM LIFE with Chronic Care Rider

Colonial Life's Term Life plans may be purchased for 10, 20 or 30 year terms. Term insurance is the most affordable form of life insurance.

Employees can purchase individually owned life insurance coverage that is theirs to keep, even if they change jobs or retire. Term Life policies may be purchased for yourself, spouse or child.

The Optional Chronic Care Rider pays a benefit if the insured is unable to perform 2 of the 6 activities of Daily Living (ADL's).

Weekly Premium			
Age	\$50,000	\$75,000	\$100,000
25	\$2.68	\$3.55	\$4.44
30	\$2.73	\$3.63	\$4.54
35	\$3.03	\$4.09	\$5.15
40	\$4.01	\$5.55	\$7.09
45	\$5.61	\$7.95	\$10.28
50	\$8.02	\$11.58	\$15.13
55	\$11.68	\$17.06	\$22.44
60	\$18.00	\$26.55	\$35.09
65	\$30.01	\$44.55	\$59.09

Rates above are for non-tobacco users, 20 year term life policy. Tobacco user rates are higher. Rates above are illustrative. Your rates will be based on your exact age and tobacco status. Rates are available for ages up to age 79. Some policies may require a medical exam to obtain coverage.

Limitations and Exclusions apply, please see the policy for complete details.