



Hospital Indemnity Insurance

How will you pay for what your health insurance won't cover?

No matter how well you plan, you can't predict when sudden medical expenses could impact your way of life. Health insurance helps, but it doesn't cover everything. For instance, the average family has more than \$4,700 in out-of-pocket medical costs each year.¹

If you're admitted to the hospital for a covered accident or covered sickness, Colonial Life could help pay for out-of-pocket expenses, such as deductibles, co-payments and other expenses. It's coverage that can help protect what you've worked so hard to build.

About one-fourth of U.S. adults say they or a household member have had problems paying medical bills in the past year.²

¹ Milliman, 2018 Milliman Medical Index, 2018.

² Americans' Challenges with Health Care Costs, Kaiser Family Foundation; June 11, 2019.



One family's journey

Nathan was doing yard work with his wife when his chest pains began. After he was examined by a doctor, the couple was relieved to learn it was just a false alarm.



HOSPITAL CONFINEMENT

Nathan was admitted to the hospital for a 24-hour stay while the doctors ran additional tests. After the tests confirmed there were no issues, he was released the following day.

NATHAN'S OUT-OF-POCKET EXPENSES

Deductible	\$1,500
Co-insurance	\$1,800
	\$3,300

NATHAN'S BENEFITS

Hospital confinement	\$1,500
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In this scenario, Nathan's Medical Bridge benefits helped pay for the out-of-pocket expenses associated with his medical care.

For illustrative purposes only.

Cost of treatment benefits and benefit amounts may vary. Benefits may not cover all expenses. The policy has exclusions and limitations.

Coverage advantages

- Benefits are payable directly to you (unless you specify otherwise) and can be used as you see fit.
- Coverage is available for you, your spouse and eligible dependent children.
- You're paid regardless of any other insurance you may have with other companies.
- All benefits are indemnity based, which means you will know the benefit amount payable for covered accidents or covered sicknesses.
- Health savings account (HSA) compatible.





**The majority of Americans
could not cover a \$1,000
emergency with savings.**

Bankrate, Survey: Most Americans Wouldn't Cover a \$1k
Emergency with Savings, 2019.

Meet with a benefits counselor

By attending a 1-to-1 counseling session with your Colonial Life benefits counselor, you can learn more about Medical Bridge insurance and how it can help protect your family's way of life. Your benefits counselor can also review the rest of your insurance coverage and help you determine where you may need additional financial protection.

You can receive benefits to help cover costs associated with hospital confinement. Waiver of premium is available if you or an insured family member are confined for more than 30 continuous days.

**The rising cost of health care and
unplanned health emergencies are top
triggers for Americans' financial anxiety.**

Northwestern Mutual, Planning & Progress Study, 2018.





ColonialLife.com

Talk with your Colonial Life benefits counselor to learn more about Medical Bridge insurance.

Group Medical Bridge and Individual Medical Bridge Plan 1 are compatible with HSA guidelines. These plans may also be offered to employees who do not have HSAs. Colonial Life & Accident Insurance Company's Group and Individual Medical Bridge offers an HSA-compatible plan in most states.

Colonial Life may be required to make claim payments directly to Medicaid. Some states mandate that eligibility for Medicaid, or a state variation, means an automatic assignment of certain insurance benefits to the Department of Health and Human Services. The eligibility and any requirement to assign benefits for Medicaid, or a state variation, may vary by state. This requirement also applies to any child or adult dependent covered under Medicaid even when the named insured is not on Medicaid.

This coverage is a supplement to major medical health insurance. It is not a substitute for comprehensive health insurance and does not qualify as minimum essential health coverage.

THIS POLICY PROVIDES LIMITED BENEFITS.

This information is not intended to be a complete description of the insurance coverage available. This coverage has exclusions and limitations that may affect benefits payable. For cost and complete details, see your Colonial Life benefits counselor. Coverage may vary by state and may not be available in all states.

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