



Accident Plan

Accident insurance is designed to help meet the out-of-pocket expenses and extra bills that can follow an accidental injury, whether minor or catastrophic.

INFORMATION

TERMS

Colonial Life's Group Accident Benefits

If you are in an accident, your focus should be on recovery, not how you're going to pay your bills. Colonial Life Accident Insurance can pay benefits directly to you to use however you like - from medical costs to everyday expenses. Whether you've had a fall or a car accident, your benefits offer financial support.

Choose between Benefit Plan Level I ['Base'](#) or Benefit Plan Level II ['Preferred'](#)

Our Coverage includes:

- Benefits payable directly to you
- No medical questions to qualify for coverage
- Coverage for simple and complex injuries
- Benefits payable regardless of other insurance
- Worldwide coverage
- Works alongside your Health Savings Account (HSA)

BENEFITS STORY

Milo was working in his yard when he tripped and injured his hand.

With Colonial Life accident benefits, Milo was able to pay the annual deductible and co-payments for his health insurance plan without using his savings or taking on debt.

| MILO'S ACCIDENT BENEFITS | |
|---|--|
| Milo went to an urgent care facility and received immediate care. | Treatment in a physician's office or urgent care facility \$75 |
| The doctor ordered an X-ray and discovered Milo had fractured his hand. | <ul style="list-style-type: none">• X-ray \$50• Fracture (hand) \$1,020 |
| The doctor also found that Milo had a cut on his hand but did not require stitches. | Laceration (no repair) \$50 |
| Milo was discharged with a splint. | Durable medical equipment \$35 |
| Over the next several weeks, Milo had two follow-up appointments with his doctor. | Physician follow-up visits (2 visits) \$50 x 2 = \$100 |
| Total \$1,330 | |

For illustrative purposes only. Benefit amounts may vary and may not cover all expenses.

GROUP ACCIDENT (SAC4100) - BASIC PLAN

Benefits are per covered person per covered accident

| Injury Benefits | Level I | Level II |
|------------------------------|------------------|------------------|
| Burns (based on size/degree) | \$375 - \$12,000 | \$500 - \$15,000 |
| Concussion | \$275 | \$375 |
| Connective Tissue Damage | \$100 - \$200 | \$100 - \$200 |
| Eye Injury | \$200 | \$300 |
| Injury due to auto accident | \$250 | \$250 |
| Internal Injuries | \$200 | \$200 |
| Lacerations | \$50 - \$600 | \$50 - \$600 |

| Fracture Benefits | Level I | Level II |
|--------------------------------------|-----------------|-------------------|
| Injury | \$200 - \$2,250 | \$200 - \$3,750 |
| Surgical repair of fracture | 100% | 100% |
| Chip Fracture | 25% | 25% |
| Prosthetic device or artificial limb | \$750 - \$1,150 | \$1,250 - \$2,500 |
| Skin grafts (due to burns) | 50% | 50% |
| Skin grafts (not due to burns) | \$125 - \$250 | \$250 - \$500 |
| Transfusions | \$300 | \$400 |
| X-ray or ultrasound | \$50 | \$60 |

| Dislocation Benefits | Level I | Level II |
|--------------------------------|-----------------|-----------------|
| Injury | \$140 - \$2,000 | \$200 - \$3,000 |
| Surgical repair of dislocation | 100% | 100% |
| Incomplete Dislocation | 25% | 25% |

| Surgery Benefits | Level I | Level II |
|------------------------------|-----------------|-----------------|
| Anesthesia | \$50 - \$150 | \$150 - \$250 |
| Connective Tissue Surgery | \$100 - \$1,000 | \$125 - \$1,600 |
| Outpatient Surgical Facility | \$200 | \$300 |

For a list of covered services, please refer to your plan documents.

WellBeing Assistance Benefit - Standard \$50

This benefit can help reduce the risk of serious illness through early detection of disease or other risk factors, giving you more protection from the unexpected.

Payable once per covered person per calendar year, subject to a 30-day waiting period.

| List of Covered Services |
|------------------------------|
| Blood Test for triglycerides |
| Bone Marrow Testing |
| BRCA1 or BRCA2 testing |
| Carotid Doppler |
| Chest X-Ray |

| Continued Covered Services |
|-------------------------------------|
| Mammography |
| Skin Cancer Biopsy |
| Stress test on bicycle or treadmill |
| ThinPrep pap test |
| Virtual Colonoscopy |

WellBeing Accident Hospital Benefit

These benefits can help with medical costs related to a hospital stay for a covered accident, including costs that your health insurance may not cover, like co-pays and deductibles.

| Covered Service | Level I | Level II |
|---|---------|----------|
| Hospital Admission | \$750 | \$1,000 |
| Hospital Admission - ICU | \$1,500 | \$1,750 |
| Hospital Confinement - Daily Stay <i>Max of 365 days per insured per covered accident</i> | \$200 | \$250 |
| Hospital ICU Confinement - Daily Stay <i>Max of 15 days per insured per covered accident</i> | \$250 | \$350 |
| Hospital Sub-Acute ICU Confinement - Daily Stay <i>Max of 30 days per insured per covered accident</i> | \$300 | \$400 |
| Short Stay <i>Minimum of 8 hours; up to 20 hours</i> | \$200 | \$200 |

Accidental Death and Dismemberment Benefits

For a list of all services covered, please refer to your plan documents.

| Covered Service | Level I | Level II |
|---------------------------------------|----------|----------|
| Accidental Death - Named Insured | \$25,000 | \$50,000 |
| Accidental Death - Spouse | \$25,000 | \$50,000 |
| Accidental Death - Dependent Children | \$5,000 | \$10,000 |
| Accidental Dismemberment - Both Feet | \$50,000 | \$75,000 |
| Accidental Dismemberment - Both Hands | \$50,000 | \$75,000 |
| Coma (7 or more consecutive days) | \$7,500 | \$10,000 |
| Loss of Use - Hearing (one ear) | \$7,500 | \$9,000 |

All covered services are subject to exclusions and limitations - please refer to your plan documents for a full breakdown.

Colonial Life's Disclosures, Limitations, and Exclusions



ABOUT US

[Click here](#)

to schedule a call with a live Benefit Advisor for personalized assistance with your benefits enrollment, or call us at 800-617-8012

For further questions, please send us an email at benefitsupport@medsurf.co

CONTACT US

 MedSurf Data Partners LP
 800-617-8012