

Medical BridgeSM 3000

Colonial's Medical BridgeSM 3000 insurance provides benefits to your employees to help pay for deductible and coinsurance costs, as well as everyday living expenses. And we pay benefits directly to insureds, unless otherwise specified.

Employee; employee and spouse; employee and dependent children; and employee, spouse and dependent plans are available.

Features

- Coverage is guaranteed renewable for life as long as premiums are paid when due or during the grace period.
- Coverage is portable. An employee can take his coverage with him if he changes jobs or leaves your company.
- Benefits are paid in addition to other insurance your employees may have with other insurance companies.
- Benefits are paid directly to the employee unless they specify otherwise or we receive an assignment of benefits.
- Benefits are paid as a lump sum.
- There is no elimination period.
- There is no waiting period.
- There are no deductibles or lifetime maximums to any of the benefits.

Eligibility Requirements

- Issue ages 17 – 74 for both the employee and spouse
- The Proposed (Named) Insured is the employee or the spouse if the employee is not eligible.
- The employee must be actively at work at the time of application.
- The employee must be actively working 20 hours per week.
- Children younger than the age of 26 are eligible dependents.

Participation Requirements

For Standard Underwriting, we require only three eligible employees apply. Additional underwriting options include participation requirements.

Premium Information

- Premiums are not based on occupational risk.
- Premiums are age banded: 17-49, 50-59, 60-64, and 65-74.
- Premiums do not increase as the employee reaches a new age band.
- Premium levels are available for employee; employee and spouse; employee and dependents; employee, spouse and dependents.

Applicable to MA

This information is only intended for proposal use with employers.

Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.
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Definitions

Pre-Existing Condition- is a sickness or physical condition, for which any covered person was treated, had medical testing, received medical advice within 12 months before the effective date of the policy.

Other Important Provisions

Time Limits on Certain Defenses-After this policy has been in force for 12 months from the effective date of this policy, we will pay benefits for any loss as a result of a pre-existing condition not excluded by name or specific description if the covered loss began 12 months after the effective date of the policy.

What is Not Covered

General Exclusions and Limitations:

Benefits will not be paid for injuries received in accidents or for sicknesses which are caused by:

- Alcoholism or drug addiction
- Birth in the first nine months after the effective date of the policy
- Dental procedures
- Elective Procedures and Cosmetic surgery
- Felonies or Illegal Occupations
- Pregnancy of a Dependent Child
- Pre-existing conditions
- Psychiatric or Psychological Conditions
- Suicide or injuries which any covered person intentionally does to himself
- War
- Well Baby Care

The above list does not include a complete description of each limitation and exclusion. To obtain a complete description, please refer to an outline of coverage, sample policy, or see your Colonial representative.

Underwriting-- Medical BridgeSM 3000

As the employer, you may choose one of the following underwriting options:

- Post Enrollment Guaranteed Issue (PEGI)
- True Guaranteed Issue with Pre-ex Waived for the Employee (GX)
- Standard Underwriting

Benefit Options	Key	First Day Hospital Admission Benefit	Second and Subsequent Day Hospital Confinement Benefit	PEGI Availability	GX Availability for Healthcare, Government and Education. Note: GX is available for all Benefit Options for all other industries.
1	AA	\$250	\$100	X	X
2	AB	\$250	\$200	X	X
3	AC	\$250	\$300	X	X
4	AD	\$250	\$400		
5	AE	\$250	\$500		
6	BA	\$500	\$100	X	X
7	BB	\$500	\$200	X	X
8	BC	\$500	\$300	X	X
9	BD	\$500	\$400		
10	BE	\$500	\$500		

Post Enrollment Guaranteed Issue (PEGI)

- Available for Benefit Options 1,2,3,6,7,8 (refer to above chart)
- Minimum account size is 15+ eligible employees.
- Requires the greater of 15 lives or 20% participation.
- Available only at the initial product enrollment and to new hires at subsequent enrollments (if participation was met at the initial enrollment).
- Pre-existing conditions will apply.
- Spouse policies will not count toward participation.
- Dependent children are not eligible for PEGI.
- Underwriting questions are always asked. If participation requirements are met, Colonial will issue coverage to all employees and their spouses regardless of health questions (provided spouse coverage is applied for). If participation is not met, eligibility and health question information will be evaluated based on underwriting guidelines.

True Guaranteed Issue with Pre-ex Waived for Employees (GX)

- Available for Benefit Options 1,2,3,6,7,8 for **Healthcare, Government, and Education accounts**. Available for **all** Benefit Options for **all** other industries (refer to above chart)
- **Requires prior underwriting approval.**
- Minimum account size is 15+ eligible employees.
- Requires the greater of 15 lives or 50% participation.
- Available only at the initial product enrollment and to new hires at subsequent enrollments (if participation was met at the initial enrollment and maintained).

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- If participation is not met, coverage will not be issued.
- Pre-existing conditions are waived for the employee only.
- Spouses are eligible for Guaranteed Issue, but **pre-existing conditions will not be waived**.
- Dependents are not eligible for Guaranteed Issue.
- Defined enrollment period of 30 days.

Standard Underwriting

- Available for all benefit options.
- Requires the completion of three to five underwriting questions depending on the level of hospital confinement.
- Pre-existing conditions will apply.

Medical BridgeSM 3000 Benefits

Base Plan: First Day Hospital Admission Benefit, Second and Subsequent Day Hospital Confinement Benefit, Waiver of Premium Benefit

This plan is a Health Savings Account (HSA)-compliant plan. This plan may also be offered to employees who do not have an HSA.

First Day Hospital Admission Benefit: indemnity benefit paid for the first day of hospital confinement.

Second and Subsequent Day Hospital Confinement Benefit: daily benefit paid for each day the covered person is confined to a hospital following the first day of confinement up to 75 days per confinement.

Waiver of Premium Benefit: after 30 continuous days of the employee’s hospital confinement. Waives premium for the entire policy.

Medical BridgeSM 3000			
Benefit Amount Options & Monthly Premiums			
Benefit Options	Key	First Day Hospital Admission Benefit	Second and Subsequent Day Hospital Confinement Benefit
1	AA	\$250	\$100
2	AB	\$250	\$200
3	AC	\$250	\$300
4	AD	\$250	\$400
5	AE	\$250	\$500
6	BA	\$500	\$100
7	BB	\$500	\$200
8	BC	\$500	\$300
9	BD	\$500	\$400
10	BE	\$500	\$500

You may select a maximum of four benefit options for your employees with no more than \$200 separating the Second and Subsequent Day Hospital Confinement Benefit.

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Medical BridgeSM 3000						
First Day Hospital Admission Benefit, Second and Subsequent Day Hospital Confinement Benefit						
Employee						
	AA	AB	AC	AD	AE	AF
17-49	\$7.50	\$12.30	\$17.10	\$21.90	\$26.70	\$7.50
50-59	\$13.45	\$23.15	\$32.85	\$42.55	\$52.25	\$13.45
60-64	\$22.55	\$40.20	\$57.85	\$75.50	\$93.15	\$22.55
65-74	\$28.30	\$50.45	\$72.60	\$94.75	\$116.90	\$28.30
Employee & Spouse						
	AA	AB	AC	AD	AE	AF
17-49	\$15.70	\$25.55	\$35.40	\$45.25	\$55.10	\$15.70
50-59	\$30.05	\$52.05	\$74.05	\$96.05	\$118.05	\$30.05
60-64	\$51.50	\$92.30	\$133.10	\$173.90	\$214.70	\$51.50
65-74	\$64.55	\$115.70	\$166.85	\$218.00	\$269.15	\$64.55
Employee & Dependent Children						
	AA	AB	AC	AD	AE	AF
17-49	\$11.15	\$17.65	\$24.15	\$30.65	\$37.15	\$11.15
50-59	\$16.60	\$27.60	\$38.60	\$49.60	\$60.60	\$16.60
60-64	\$27.90	\$48.90	\$69.90	\$90.90	\$111.90	\$27.90
65-74	\$35.00	\$61.35	\$87.70	\$114.05	\$140.40	\$35.00
Employee, Spouse & Dependent Children						
	AA	AB	AC	AD	AE	AF
17-49	\$17.95	\$28.85	\$39.75	\$50.65	\$61.55	\$17.95
50-59	\$31.30	\$53.45	\$75.60	\$97.75	\$119.90	\$31.30
60-64	\$56.70	\$101.80	\$146.90	\$192.00	\$237.10	\$56.70
65-74	\$71.10	\$127.70	\$184.30	\$240.90	\$297.50	\$71.10

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Employee						
	BA	BB	BC	BD	BE	BF
17-49	\$10.20	\$15.00	\$19.80	\$24.60	\$29.40	\$10.20
50-59	\$17.20	\$26.90	\$36.60	\$46.30	\$56.00	\$17.20
60-64	\$27.40	\$45.05	\$62.70	\$80.35	\$98.00	\$27.40
65-74	\$34.40	\$56.55	\$78.70	\$100.85	\$123.00	\$34.40
Employee & Spouse						
	BA	BB	BC	BD	BE	BF
17-49	\$21.50	\$31.35	\$41.20	\$51.05	\$60.90	\$21.50
50-59	\$38.10	\$60.10	\$82.10	\$104.10	\$126.10	\$38.10
60-64	\$62.20	\$103.00	\$143.80	\$184.60	\$225.40	\$62.20
65-74	\$77.90	\$129.05	\$180.20	\$231.35	\$282.50	\$77.90
Employee & Dependent Children						
	BA	BB	BC	BD	BE	BF
17-49	\$15.80	\$22.30	\$28.80	\$35.30	\$41.80	\$15.80
50-59	\$22.20	\$33.20	\$44.20	\$55.20	\$66.20	\$22.20
60-64	\$34.80	\$55.80	\$76.80	\$97.80	\$118.80	\$34.80
65-74	\$43.60	\$69.95	\$96.30	\$122.65	\$149.00	\$43.60
Employee, Spouse & Dependent Children						
	BA	BB	BC	BD	BE	BF
17-49	\$25.00	\$35.90	\$46.80	\$57.70	\$68.60	\$25.00
50-59	\$40.40	\$62.55	\$84.70	\$106.85	\$129.00	\$40.40
60-64	\$68.25	\$113.35	\$158.45	\$203.55	\$248.65	\$68.25
65-74	\$85.60	\$142.20	\$198.80	\$255.40	\$312.00	\$85.60

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