

If you got sick or hurt, could you cover all of your medical expenses?

Even if you have coverage that helps with most of the expenses, you may still have to deal with deductibles, co-payments and co-insurance. Not to mention all the other bills you're already paying each month—mortgage, groceries, electricity and gasoline. That money has to come from somewhere, too.

Colonial Life's Group Limited Benefit Insurance plan offers added financial protection for those out-of-pocket costs related to an accident or sickness.

All 3 options cover pre-existing conditions
and the policy is guaranteed issue.
Effective January 1, 2014

What benefits are included?

A \$ **1,000** **First Day Hospital Confinement Benefit** can help pay for the costs associated with a hospital stay.
Maximum of 1 benefit per calendar year per covered person.

A **\$25 Doctor Office Visit Benefit** can offer additional coverage if you have to go to the doctor.
Maximum of 3/5 visits per calendar year for Ee / Fam coverage. plus \$50 for Wellness

A **\$150 Emergency Room Visit Benefit** can help pay for charges related to an emergency room visit.
Maximum of 1 visit per calendar year per covered person.

A **\$500 Diagnostic Procedure Benefit** can help pay for the costs associated with the following common diagnostic procedures:
Maximum of 1 diagnostic procedure per calendar year per covered person.

Breast

Biopsy (incisional, needle, sterotactic)

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

An **Outpatient Surgical Procedure Benefit** can help cover the costs associated with a covered surgical procedure.

Maximum of \$ 1,500 per covered person per calendar year for Tiers 1 and 2 combined.

Tier 1 Outpatient Surgical Procedure Benefit \$ 500

<p>Breast Axillary node dissection Breast capsulotomy Breast reconstruction Lumpectomy</p> <p>Cardiac Pacemaker insertion</p> <p>Digestive Colonoscopy Fistulotomy Hemorrhoidectomy (external) Lysis of adhesions</p>	<p>Skin Laparoscopic hernia repair Skin grafting</p> <p>Ear/Nose/Throat/Mouth Adenoidectomy Removal of oral lesions Myringotomy Tonsillectomy Tracheostomy</p> <p>Gynecological Dilation & Curettage (D&C) Endometrial ablation Lysis of adhesions</p>	<p>Liver Paracentesis</p> <p>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</p>
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Tier 2 Outpatient Surgical Procedure Benefit \$ 1,000

<p>Breast Breast reduction</p> <p>Cardiac Angioplasty Cardiac catheterization</p> <p>Digestive Exploratory laparoscopy Laparoscopic appendectomy Laparoscopic cholecystectomy</p> <p>Ear/Nose/Throat/Mouth Ethmoidectomy Mastoidectomy</p>	<p>Ear/Nose/Throat/Mouth, cont. Septoplasty Stapedectomy Tympanoplasty Tympanotomy</p> <p>Eye Cataract surgery Corneal surgery (penetrating keratoplasty) Glaucoma surgery (trabeculectomy) Vitrectomy</p> <p>Gynecological Myomectomy</p>	<p>Musculoskeletal System Arthroscopic knee surgery w/ meniscectomy (knee cartilage repair) Arthroscopic shoulder surgery Clavicle resection Dislocations (ORIF - open reduction with internal fixation) Fracture (ORIF - open reduction with internal fixation) Removal or implantation of cartilage Tendon/ligament repair</p> <p>Thyroid Excision of a mass</p>
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The surgeries listed above 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.

How are benefits paid?

- Benefits are paid directly to you, unless you specify otherwise.
- Your benefits are paid regardless of any other coverage you may have.

Think about it. One plan could offer you even more financial protection. That's Colonial Life, *making benefits count*.

EXCLUSIONS

We will not pay benefits for losses which are caused by: accidents or sicknesses that occur while the certificate is not in force, alcoholism, drug addiction, dental procedures, elective procedures, cosmetic surgery, felonies or illegal occupations, pregnancy of a dependent child, psychiatric or psychological conditions, suicide, intentional injuries, war, armed forces service or giving birth within the first 9 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 prescription medication within the 12 months before the certificate effective date.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to certificate number GMB1.0- C-GA. Coverage may vary by state and may not be available in all states. This is not an insurance contract and only the actual certificate provisions will control.

Colonial Life

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