

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.

What benefits are included?

A \$ 1,500 **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.

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

Breast

Axillary node dissection
Breast capsulotomy
Breast reconstruction
Lumpectomy

Cardiac

Pacemaker insertion

Digestive

Colonoscopy
Fistulotomy
Hemorrhoidectomy (external)
Lysis of adhesions

Skin

Laparoscopic hernia repair
Skin grafting

Ear/Nose/Throat/Mouth

Adenoidectomy
Removal of oral lesions
Myringotomy
Tonsillectomy
Tracheostomy

Gynecological

Dilation & Curettage (D&C)
Endometrial ablation
Lysis of adhesions

Liver

Paracentesis

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

Tier 2 Outpatient Surgical Procedure Benefit \$ 1,000

Breast

Breast reduction

Cardiac

Angioplasty

Cardiac catheterization

Digestive

Exploratory laparoscopy

Laparoscopic appendectomy

Laparoscopic cholecystectomy

Ear/Nose/Throat/Mouth

Ethmoidectomy

Mastoidectomy

Ear/Nose/Throat/Mouth, cont.

Septoplasty

Stapedectomy

Tympanoplasty

Tympanotomy

Eye

Cataract surgery

Corneal surgery

(penetrating keratoplasty)

Glaucoma surgery (trabeculectomy)

Vitrectomy

Gynecological

Myomectomy

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

Thyroid

Excision of a mass

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

1200 Colonial Life Boulevard
Columbia, South Carolina 29210
coloniallife.com

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