



## 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 \$4,500 in out-of-pocket medical costs each year.<sup>1</sup>

If you're admitted to the hospital for a covered accident or covered sickness, Medical Bridge,<sup>SM</sup> Colonial Life & Accident Insurance Company's hospital indemnity insurance, 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.

Nearly one in four working-age Americans say they have past-due medical debt.<sup>2</sup>

<sup>1</sup> Milliman, 2017 Milliman Medical Index, 2017.

<sup>2</sup> Urban Institute, Past-Due Medical Debt among Nonelderly Adults, 2012–15, 2017.

## 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.



### EMERGENCY ROOM VISIT

Nathan received immediate care at the nearest emergency room.



### DIAGNOSTIC PROCEDURE

The doctor ordered an MRI to determine the cause of Nathan's pain.



### 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.



### DOCTOR'S OFFICE VISIT

A few weeks later, he had a follow-up appointment with his family doctor.

#### NATHAN'S OUT-OF-POCKET EXPENSES

Emergency room co-pay	\$100
Deductible	\$1,500
Doctor's visit co-pay	\$25
Co-insurance	\$1,800
	<b>\$3,425</b>

#### NATHAN'S BENEFITS

Emergency room visit	\$100
Diagnostic procedure	\$250
Hospital confinement	\$1,500
Doctor's office visit	\$25
	<b>\$1,875</b>

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

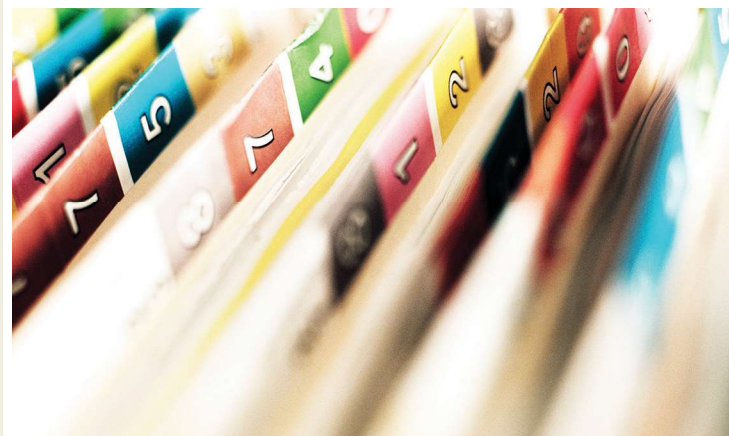
*For illustrative purposes only.*

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.





**Two-thirds of Americans would have difficulty coming up with the money to cover a \$1,000 emergency.**

The Associated Press/NORC Center for Public Affairs Research, 2016.

## 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.

**Based on the plan design available, you may receive benefits to help cover the costs associated with:**

- Hospital confinement
- Outpatient surgical procedures
- Diagnostic procedures
- Doctor's office visits
- Emergency room visits

**21% of Americans say they have medical bills that are overdue.**

FINRA, Financial Capability in the United States 2016, 2016.





ColonialLife.com

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

Connie Carter, District Manager 409-350-9598

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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