

Group Hospital Indemnity Insurance

Plan 1 (HSA-Compliant)



For more information,
talk with your
benefits counselor.

ColonialLife.com

Group Medical BridgeSM insurance can help with medical costs associated with a hospital stay that your health insurance may not cover. These benefits are available for you, your spouse and eligible dependent children.

Hospital confinement \$_____ per day
Maximum of one day per covered person per calendar year

Daily hospital confinement \$_____ per day
Maximum of 60 days per covered person per confinement. Re-confinement for the same or related condition within 90 days of discharge is considered a continuation of a previous confinement.

Health savings account (HSA) compatible

This plan is compatible with HSA guidelines and any other HSA plan that a covered family member may participate in. It may also be offered to employees who do not have HSAs.

Colonial Life & Accident Insurance Company’s Group Medical Bridge offers an HSA-compatible plan in most states.

THIS POLICY PROVIDES LIMITED BENEFITS.

EXCLUSIONS

We will not pay any benefits for injuries received in accidents or for sicknesses which are caused by, contributed to by or occur as a result of the following exclusions and limitations: alcoholism or drug addiction, cosmetic surgery, dental procedures, felonies or illegal occupations, pregnancy of a dependent child, suicide or injuries which any covered person intentionally does to himself or herself, war, or giving birth within the first nine months after the effective date of the certificate. We will not pay benefits for hospital confinement or daily hospital confinement of a newborn child following his birth unless he is injured or sick.

PRE-EXISTING CONDITION LIMITATION

We will not pay benefits for loss during the first 12 months after the certificate effective date due to a pre-existing condition. A pre-existing condition is a sickness or physical condition, whether diagnosed or not, for which a covered person was treated, had medical testing, received medical advice or had taken medication within the 12 months before the certificate effective date.

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. This brochure is applicable to policy form GMB7000-P-NJ and certificate form GMB7000-C-NJ.