

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.

As the employer, there are several plan options available to you so you may tailor the best plan offering for your employees.

- You will choose whether to offer the same benefits to all employees or have two classes of employees segmented by the benefits offered to them.
- You will select plan design(s) to be offered. You may choose one plan per employee class with no more than two plans for your account.
- Finally, you will select two levels of hospital confinement. These levels cannot be separated by more than \$1,000.
- In employer paid accounts with the True Guaranteed Issue with Pre-ex Waived for the Employee underwriting option, one plan design and one level of hospital confinement may be offered.

Employees can choose a level of hospital confinement. 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.

Applicable to AL, AR, AZ, CO, DE, HI, IN, KY, LA, ME, MI, MS, MO, ND, NE, OH, OK, RI, SC, SD, TN, TX, UT, WV, WI, WY

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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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.

Definitions

Pre-Existing Condition- is a sickness or physical condition, for which any covered person was treated, had medical testing, received medical advice or had taken medication 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 (only applies to the Hospital Confinement Benefit)
- Dental procedures
- Elective procedures and cosmetic surgery
- Illegal activities
- Pre-existing conditions
- Pregnancy of a dependent child
- 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
- Standard Underwriting

Post Enrollment Guaranteed Issue (PEGI)

- Available for hospital confinement Levels 1-3 (\$500-\$1,500); Levels 1-2 (\$500-\$1,000) for Health Care, Education and Government accounts.; Levels 1-3 (\$500-\$1,500) for new Local City and County Government accounts.
- 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

- Available for all hospital confinement levels (\$500-\$3,000); Levels 1-2 (\$500-\$1,000) for Health Care, Education and Government accounts; Levels 1-3 \$500-\$1,500) for new Local City and County Government accounts.
- **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).
- 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.
- In employer paid accounts with the GX underwriting option, one plan design and one level of hospital confinement may be offered.

Standard Underwriting

- Available for hospital confinement Levels 1-6 (\$500-\$3,000); Levels 1-2 (\$500, \$1,000) for Healthcare, Education and Government accounts; Levels 1-3 (\$500-\$1,500) for new Local City and County Government accounts.
- Requires the completion of three to five underwriting questions depending on the level of hospital confinement.
- Pre-existing conditions will apply.