



## Hospital Confinement 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 \$4,000 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 confinement 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.



1 in 3 Americans have trouble paying their medical bills.<sup>2</sup>

<sup>1</sup> Milliman Medical Index, 2015 - Refers to an American family of four covered by an average employer-sponsored preferred provider organization (PPO) plan.

<sup>2</sup> Kaiser Family Foundation, *Medical Debt Among People with Health Insurance*, kff.org, 2014

**Colonial Life**  
The benefits of good hard work.®

## 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
Hospital Confinement	\$400 co-pay (\$2,000 x20%)
Diagnostic procedures co-pay	\$400 co-pay
Doctor's visit co-pay	\$25
Deductible	\$1,000
	<b>\$1,925</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 certificate and policy have exclusions and limitations.

To enroll in this guarantee issue coverage this year go to your districts *BenefitBridge* site and select the Voluntary Benefits tab. Choose the plan that best fits your needs.

For more information go to  
[VISITYOUVILLE.COM/REEP](http://VISITYOUVILLE.COM/REEP)



### Coverage advantages

- Benefits are paid 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.

#### GROUP MEDICAL BRIDGE IS A LIMITED POLICY.

For cost and complete details, see your Colonial Life benefits counselor. Applicable policy number IMB7000. This coverage has exclusions and limitations that may affect benefits payable. Coverage may vary by state and may not be available in all states. This is not an insurance contract and only the actual certificate or policy provisions will control.

This coverage is a supplement to health insurance. It is not a substitute for comprehensive health insurance and does not qualify as minimum essential health coverage.