

# Group Hospital Indemnity Insurance

## Plan 1 (HSA-Compliant)



For more information,  
talk with your  
benefits counselor.

ColonialLife.com

Group Medical Bridge<sup>SM</sup> 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**..... **\$500 or \$1,500 per day**  
Maximum of one day per covered person per calendar year

**Waiver of premium**  
Available after 30 continuous days of a covered confinement of the named insured

☐ **Daily hospital confinement**..... **\$100 per day**  
Maximum of 365 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 covered person's:
- Addiction to alcohol or drugs, except for drugs taken as prescribed by his physician.
  - Treatment for dental care or dental procedures, unless treatment is the result of a covered accident.
  - Undergoing elective procedures or cosmetic surgery. This includes procedures or hospital confinement for complications arising from elective or cosmetic surgery. This does not include congenital birth defects or anomalies of a child, or reconstructive surgery related to a covered sickness or injuries received in a covered accident.
  - Committing or attempting to commit a felony, or engaging in an illegal occupation.
  - Having a disorder including but not limited to affective disorders, neurosis, anxiety, stress and adjustment reactions. Alzheimer’s disease and other organic senile dementias are not considered mental or nervous disorders.
  - Dependent child’s pregnancy, including services rendered to her child after birth.
  - Committing or trying to commit suicide or his injuring himself intentionally, whether he is sane or not.
  - Being exposed to war or any act of war, declared or undeclared, or serving in the armed forces of any country or authority. Losses as a result of acts of terrorism or nuclear release committed by individuals or groups will not be excluded from coverage unless the covered person who suffered the loss committed the act of terrorism or nuclear release.

We will not pay benefits for hospital confinement or daily hospital confinement, if included, due to any covered person giving birth within the first nine (9) months after the coverage effective date of the certificate as a result of a normal pregnancy, including cesarean. Complications of pregnancy will be covered to the same extent as any other covered sickness. We will not pay benefits for hospital confinement or daily hospital confinement, if included, of a newborn child following his birth unless he is injured or sick.

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-AZ. Coverage may vary by state and may not be available in all states.