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## Accident Insurance

### Breathe easier for whatever life throws your way

Accidents can happen anywhere and in the most unexpected ways. Even with medical insurance, it may not be enough to pay all of your medical expenses, like your deductible, co-insurance and co-pays.

Colonial Life Accident Insurance can help by providing you a lump-sum benefit that can be used for your out-of-pocket expenses, such as emergency room, doctor's bills and travel costs. So if you get injured in an accident, you can breathe easier about your medical bills and focus on your recovery.



**Someone in the U.S.  
is accidentally injured  
every second.<sup>1</sup>**

# How accident insurance helps people

Most people start their day with expectations on how it's going to go. And when they least expect it, a few of them will have an accident and need medical care. Here are a few of their stories:



## BENEFITS STORIES

### JAYDEN

Jayden is 30, single, likes to read and participates in clubs through his local library. On his way to a meeting, he had an automobile accident and broke two of his ribs.



#### How his accident policy helped:

Jayden's benefits helped cover his out-of-pocket costs for emergency room treatment. He also used some of his benefit to rent a car while his was in the shop.



### THE TAYLOR FAMILY

The Taylor's children, Isabella and Ben, enjoy riding their bikes around their neighborhood with friends. Isabella dislocated her ankle falling off her bike and needed treatment right away.



#### How their accident policy helped:

Isabella's care in the orthopedic clinic required co-insurance and a co-pay. Her benefits helped cover these, plus the costs for X-rays, crutches and accident follow-up treatment.



### ROBERT AND ANGIE

Now that Robert and Angie are empty-nesters, they love visiting national parks in their RV. One night, Robert tripped over his fishing gear and broke his collarbone.



#### How their accident policy helped:

Robert used his benefits to cover his yearly deductible, co-insurance and co-pays for the surgery, hospital confinement and physical therapy he needed to get back in shape.

These examples are for illustrative purposes only.



## How Colonial Life Accident Insurance works

With accident coverage, you have stronger protection so you can focus on your health and recovery instead of worrying about paying your medical expenses. Here's how it works.

- A set amount is payable based on the injury and the treatment needed.
- Benefits are payable directly to you unless otherwise specified, and you can use them to pay your bills as you see fit.
- Coverage is available for you, your spouse and eligible dependent children.<sup>2</sup>
- You don't need to answer medical questions or have a physical exam to get accident coverage.
- Benefit payments aren't reduced by any other insurance that you may have with another company.

**In 2021, 62 million people in the U.S. — about 1 in 5 — sought medical attention for nonfatal preventable injuries.<sup>3</sup>**

## Top causes of sports and recreational injuries treated in the ER<sup>4</sup>



Exercise



Cycling



Basketball



Skateboarding/Scooters



Football



Playground equipment



Contact your  
Colonial Life  
benefits counselor  
to learn more about  
accident insurance.

## Flexible coverage

Your plan provides coverage for injuries and services from everyday mishaps to catastrophic events, including injury, treatment and recovery care benefits.

Your plan may have additional benefits, such as:

- Accidental death and dismemberment
- Accident hospital benefits
- Wellbeing assistance
- Active lifestyles

Certain benefits and riders may be unavailable in certain states or for certain accounts.



Scan the code to see how accident insurance can help employees, or go to [ColonialLife.com/ee-accident](https://ColonialLife.com/ee-accident).

1. National Safety Council, Injury Facts, 2022.
2. Includes domestic partner where permitted by law.
3. National Safety Council, All Injuries, 2022.
4. National Safety Council, Safety Topics: Sports and Recreational Injuries, 2022.

### HEALTH SAVINGS ACCOUNT (HSA) COMPATIBLE

Some plans are compatible with HSA guidelines and other HSA plans in which a covered family member may participate. It may also be offered to employees who do not have HSAs.

### THIS INSURANCE PROVIDES LIMITED BENEFITS.

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for accident insurance.

This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The insurance has exclusions and limitations which may affect any benefits payable. Applicable to policy forms Accident 1.0-NS, ACCPOL, GACC1.0-P, GAC4100-P and IAC4000, and certificate forms GACC1.0-C and GAC4100-C (including state abbreviations where used, for example: Accident 1.0-NS-TX, GACC1.0-P-EE-TX, GACC1.0-C-EE-TX, GAC4100-P-TX, GAC4100-C-TX and IAC4000-TX). Not applicable to policy form GAC4100-P-OR or certificate GAC4100-C-OR. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC.

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