



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 and co-insurance.

Lewis Park Post Acute is pleased to offer Colonial Life Accident Insurance, which can help with expenses 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.

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.

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, for simple and complex injuries.
- Benefits are payable directly to you unless otherwise specified, and you can use them to pay your bills as you see fit.
- Works alongside your Health Savings Account (HSA)
- Coverage is available for you, your spouse and eligible dependent children.*
- 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.

Olivia was driving to the store when she got into a car accident.

Olivia's Preferred plan benefits helped her cover her medical expenses when she was injured in a car accident, helping her to focus on her recovery.



Olivia arrived by ambulance at the nearest emergency room and received immediate care.



The doctor ordered an X-ray and discovered Olivia had fractured her thigh (femur). He also ordered a CT scan of her head to check for a brain injury.



Olivia required surgery for her leg.



Olivia boarded her pet for two nights after her surgery.



Olivia had 8 sessions of physical therapy to help regain the strength in her leg and two follow-up appointments with her doctor.



Olivia's benefits for this accident totaled more than \$5,000.



For illustrative purposes only. Benefit amounts may vary and may not cover all expenses.

We know that more complicated or severe accidents result in more expensive medical bills and more disruption in your life.

Group Accident includes a Benefit Booster** to provide additional financial support for serious accidents. If you have more than \$5,000 in payable benefits for a covered accident, we will give you a \$500 boost to your benefits to help you with whatever expenses you have.

* Includes domestic partner where permitted by law.

** Payable once per Insured per covered accident



• Ambulance • Emergency department visit • Injury due to auto accident	\$300 \$200 \$250
• X-ray • Medical Imaging • Fracture (thigh)	\$60 \$200 \$3,150
• Surgical repair (thigh fracture) • General anesthesia	\$3,150 \$250
Pet boarding (2 days)	$\$20 \times 2 = \$40$
• Therapy services (8 sessions) • Physician follow-up visits (2 visits)	$\\$45 \times 8 = \\$360$ $\\$50 \times 2 = \\$100$
Benefit Booster	\$500
Total	\$8,560

Accidental Death and Dismemberment (AD&D) Benefits

These benefits can help pay for expenses related to an accidental death. They can also help pay costs related to recovery and rehabilitation from an accidental dismemberment, including costs that your medical plan doesn't cover, like co-pays and deductibles.

Accidental death and dismemberment benefits are available to you with group accident coverage, as well as all your covered family members. Talk with your benefits counselor about the level of AD&D benefits available to you. Benefits are per covered person per covered accident unless stated otherwise.

BENEFITS	PREFERRED	PREMIER
Accidental Death - Named Insured	\$50,000	\$50,000
Accidental Death - Spouse	\$50,000	\$50,000
Accidental Death - Dependent Children	\$10,000	\$10,000
Accidental Death - Common Carrier - Named Insured	\$200,000	\$200,000
Accidental Death - Common Carrier - Spouse	\$200,000	\$200,000
Accidental Death - Common Carrier - Dependent Children	\$40,000	\$40,000
Accidental Dismemberment - Both Feet	\$75,000	\$100,000
Accidental Dismemberment - Both Hands	\$75,000	\$100,000
Accidental Dismemberment - One Foot	\$9,000	\$15,000
Accidental Dismemberment - One Hand	\$9,000	\$15,000
Accidental Dismemberment - Thumb and Index Finger of the same Hand	\$4,500	\$7,500
Coma - 7 or more consecutive days	\$10,000	\$20,000
Home Alterations and Automobile Modifications	\$1,500	\$2,000
Loss of Use - Hearing (one ear)	\$9,000	\$15,000
Loss of Use - Hearing (both ears)	\$75,000	\$100,000
Loss of Use - Sight of one Eye	\$9,000	\$15,000
Loss of Use - Sight of both Eyes	\$75,000	\$100,000
Loss of Use - Speech	\$75,000	\$100,000
Paralysis - Uniplegia	\$9,000	\$15,000
Paralysis - Hemiplegia	\$75,000	\$100,000
Paralysis - Paraplegia	\$75,000	\$100,000
Paralysis - Triplegia	\$75,000	\$100,000
Paralysis - Quadriplegia	\$75,000	\$100,000

Accident Hospital Benefits

These benefits can help with medical costs related to a hospital stay for a covered accident, including costs that your health insurance may not cover.

Accident hospital benefits are available to you with group accident coverage, as well as all your covered family members. Talk with your benefits counselor about the level of accident hospital benefits available to you. Benefits are per covered person per covered accident unless stated otherwise.

BENEFITS	PREFERRED	PREMIER
Hospital Admission	\$1,000	\$1,500

BENEFITS	PREFERRED	PREMIER
Hospital Admission – ICU	\$1,750	\$2,500
Hospital Confinement – Daily Stay Maximum of 365 days per Insured per Covered Accident	\$250	\$350
Hospital ICU Confinement – Daily Stay Maximum of 15 days per Insured per Covered Accident	\$400	\$600
Hospital Sub-Acute ICU Confinement – Daily Stay Maximum of 30 days per Insured per Covered Accident	\$350	\$500
Short Stay 8 to less than 20 hours	\$200	\$200

Accident Coverage Benefits

The following benefits are payable once per covered person for each covered accident unless otherwise noted.

	PREFERRED	PREMIER
Injury Benefits		
2nd Degree Burns - At least 5%, but less than 20% of skin surface	\$500	\$750
2nd Degree Burns - 20% or greater of skin surface	\$1,000	\$1,500
3rd Degree Burns - Less than 5% of skin surface	\$2,000	\$3,000
3rd Degree Burns - At least 5%, but less than 20% of skin surface	\$7,000	\$10,000
3rd Degree Burns - 20% or greater of skin surface	\$15,000	\$21,000
Concussion	\$375	\$500
Connective Tissue Damage - One Connective Tissue	\$100	\$100
Connective Tissue Damage - Two or more Connective Tissues	\$200	\$200
Eye Injury	\$300	\$400
Hearing Loss Injuries Once per lifetime per year per Insured	\$120	\$120
Injury due to Auto Accident	\$250	\$250
Internal Injuries	\$200	\$200
Knee Cartilage (Meniscus) Injury	\$150	\$200
Lacerations - No Repair	\$50	\$75
Lacerations - Repair: Less than 2 inches	\$150	\$150
Lacerations - Repair: At least 2 inches but less than 6 inches	\$300	\$600
Lacerations - Repair: 6 inches or greater	\$600	\$1,200
Loss of a Digit - Partial - Partial Dismemberment of one finger or toe	\$300	\$400
Loss of a Digit - Partial - Partial Dismemberment of two or more fingers or toes	\$600	\$800
Loss of a Digit - One Digit (except a Thumb or Big Toe)	\$750	\$1,000
Loss of a Digit - One Digit (a Thumb or Big Toe)	\$1,000	\$1,500
Loss of a Digit - Two or more Digits	\$2,000	\$3,000
Ruptured or Herniated Disc - One Disc	\$150	\$200

	PREFERRED	PREMIER
Ruptured or Herniated Disc - Two or more Discs	\$300	\$400
Fractures and Dislocation Benefits Maximum of two times the combined total amount for the bone with the highest benefit amount across Fractures and Dislocation and corresponding Surgical Repair benefits.		
Fractures - Ankle (including malleus and lower tibia or fibula)	\$1,200	\$1,200
Fractures - Bones of the Face or Nose (except mandible or maxilla)	\$910	\$1,295
Fractures - Coccyx, Sacrum	\$320	\$420
Fractures - Collarbone (clavicle, sternum)	\$1,200	\$1,200
Fractures - Finger	\$200	\$200
Fractures - Foot or Heel (except toes)	\$1,200	\$1,200
Fractures - Forearm (radius or ulna)	\$1,200	\$1,200
Fractures - Hand (except fingers)	\$1,200	\$1,200
Fractures - Hip	\$3,150	\$4,200
Fractures - Kneecap (patella)	\$1,200	\$1,200
Fractures - Leg (mid to upper tibia and/or fibula)	\$1,800	\$2,400
Fractures - Lower Jaw, mandible (except alveolar process)	\$1,200	\$1,200
Fractures - Pelvis (includes ilium, ischium, pubis, acetabulum except coccyx)	\$2,400	\$3,225
Fractures - Rib	\$375	\$500
Fractures - Shoulder Blade (scapula)	\$1,200	\$1,200
Fractures - Skull, Depressed Skull fracture (except bones of face or nose)	\$3,750	\$5,000
Fractures - Skull, Non-depressed Skull fracture (except bones of face or nose)	\$1,800	\$2,400
Fractures - Thigh (femur)	\$3,150	\$4,200
Fractures - Toe	\$200	\$200
Fractures - Upper Arm between Elbow and Shoulder (humerus)	\$1,050	\$1,400
Fractures - Upper Jaw, maxilla (except alveolar process)	\$1,050	\$1,400
Fractures - Vertebrae, body of (except vertebral processes)	\$2,700	\$3,600
Fractures - Vertebral Processes	\$630	\$810
Fractures - Wrist (except fingers)	\$1,200	\$1,200
Fractures - Chip fracture Payable as a % of the applicable Fractures benefit	25%	25%
Dislocations - Ankle	\$1,200	\$1,600
Dislocations - Bone or Bones of the Foot (except toes)	\$1,200	\$1,600
Dislocations - Bone or Bones of the Hand (except fingers)	\$810	\$1,050
Dislocations - Collarbone (acromioclavicular and separation)	\$200	\$280
Dislocations - Collarbone (sternoclavicular)	\$800	\$1,100
Dislocations - Elbow	\$450	\$600
Dislocations - Finger	\$200	\$260
Dislocations - Hip	\$3,000	\$4,000
Dislocations - Knee (except patella)	\$1,500	\$2,000

	PREFERRED	PREMIER
Dislocations - Lower Jaw	\$720	\$990
Dislocations - Shoulder (glenohumeral)	\$1,200	\$1,200
Dislocations - Toe	\$200	\$260
Dislocations - Wrist	\$600	\$750
Dislocations - Incomplete dislocation Payable as a % of the applicable Dislocations benefit	25%	25%
Treatment Benefits		
Air Ambulance	\$1,500	\$2,000
Ambulance (Ground or Water)	\$300	\$400
Durable Medical Equipment - Tier 1	\$50	\$65
Durable Medical Equipment - Tier 2	\$100	\$125
Durable Medical Equipment - Tier 3	\$200	\$250
Emergency Dental Repair - Dental Crown, Denture or Implant	\$300	\$600
Emergency Dental Repair - Dental Extraction, Filling or Chip Repair	\$100	\$200
Emergency Department (Calendar Year Maximum)	\$200 4	\$250 4
Family Care One benefit per day for all Insureds combined, regardless of the number of Children, up to a maximum of three days per Covered Accident	\$50	\$50
Injections to Prevent or Limit Infection	\$50	\$50
Lodging 30 days per Covered Accident	\$200	\$250
Medical Imaging	\$200	\$400
Pain Management Injections	\$100	\$150
Pet Boarding One benefit per day for all Insureds combined, regardless of the number of pets, up to a maximum of three days per Covered Accident	\$20	\$20
Prosthetic Device or Artificial Limb - One Device or Limb	\$1,250	\$1,750
Prosthetic Device or Artificial Limb - Two or more Devices or Limbs	\$2,500	\$3,500
Skin Grafts - Due to Burns Payable as a % of the applicable Burn benefit	50%	50%
Skin Grafts - Not due to Burns - Less than 20% of skin surface	\$250	\$375
Skin Grafts - Not due to Burns - 20% or greater of skin surface	\$500	\$750
Transfusions	\$400	\$500
Transportation	\$150	\$200
Treatment in a Physician's Office or Urgent Care Facility (Calendar Year Maximum)	\$100 4	\$150 4
X-Rays or Ultrasound	\$60	\$60
Surgery Benefits		
Anesthesia - Epidural or Regional Anesthesia	\$150	\$150

	PREFERRED	PREMIER
Anesthesia - General Anesthesia	\$250	\$300
Connective Tissue - Exploratory without Repair	\$125	\$150
Connective Tissue - Repair for One Connective Tissue	\$800	\$1,100
Connective Tissue - Repair for Two or more Connective Tissues	\$1,600	\$2,200
Eye Surgery	\$300	\$400
Surgical Repair - Dislocations Payable as a % of the applicable Injury benefit	\$100%	\$100%
Surgical Repair - Fractures Payable as a % of the applicable Injury benefit	\$100%	\$100%
General Surgery - Abdominal, Thoracic, or Cranial	\$1,500	\$2,000
General Surgery - Exploratory	\$225	\$275
Hernia Surgery	\$300	\$400
Knee Cartilage (Meniscus) Surgery - Exploratory without Repair	\$100	\$150
Knee Cartilage (Meniscus) Surgery - Knee Cartilage (Meniscus) with Repair	\$600	\$1,050
Outpatient Surgical Facility	\$300	\$400
Ruptured or Herniated Disc Surgery - Exploratory without Repair	\$125	\$150
Ruptured or Herniated Disc Surgery - Repair for One Disc	\$750	\$1,000
Ruptured or Herniated Disc Surgery - Repair for Two or more Discs	\$1,500	\$2,000
Recovery Care Benefit		
At-Home Care Five days per Covered Accident	\$100	\$125
Physician Follow-Up Visits (Max Per Covered Accident) (Max Per Calendar Year)	\$50 4 16	\$50 4 24
Rehabilitation or Sub-Acute Rehabilitation Unit Confinement 15 days per Covered Accident	\$150	\$200
Therapy Services (Chiropractic, Speech, Physical Therapy, Occupational, Respiratory, and Vestibular Therapy) 15 days per Covered Accident	\$45	\$55
Additional Benefits		
Benefit Booster \$5,000 in Payable Claims	\$500	\$500

To learn more, talk with your Colonial Life representative.

Scan the code to the right to see how accident insurance can help you, or go to ColonialLife.com/ee-accident



EXCLUSIONS AND LIMITATIONS

Accident plans will not provide benefits for a claim that is caused by, contributed to by or resulting from any of the following:

- Elective procedures
- Felonies or illegal occupations
- Hazardous avocations
- Impaired driving
- Incarceration
- Racing
- Semi-professional or professional sports
- Sickness
- Suicide or self-inflicted injuries
- War or armed conflict

The definition of hospital does not include certain facilities.

HEALTH SAVINGS ACCOUNT (HSA) COMPATIBLE

This plan is compatible with HSA guidelines and any other HSA plan 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 IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.

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 this insurance.

An insurance producer may be in contact with you.

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 form GAC4100-P and certificate form GAC4100-C (including state abbreviations where used, for example: GAC4100-P-TX and GAC4100-CTX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.