

ARE  
*You Concerned*  
ABOUT THE  
*Rising Cost*  
OF  
*Health Care?*

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MEDICAL  
BRIDGE<sub>SM</sub>

  
**COLONIAL**  
SUPPLEMENTAL INSURANCE

*for what happens next*<sup>®</sup>

Division of The Paul Revere  
Life Insurance Company

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he cost of health care continues to rise in this country. Over the last five years, health insurance premiums have grown by 73%, compared with cumulative inflation of around 14% and cumulative wage growth of 15%.\*

Offering an attractive employee compensation package with benefit options is important in attracting and retaining employees. With the cost of health care continuing to rise, can your company stay competitive in today's labor market?

You are important and we want to enhance our relationship with you. Medical Bridge<sub>SM</sub>, our newest supplemental insurance plan, can help your company meet the challenge of rising health care costs. Interested? Read on to learn how it can help your company meet this challenge.

\* Source: Kasier Family Foundation, *Employer Health Benefits, 2005 Summary of Findings*.

## What is Medical Bridge<sub>SM</sub>?

The Medical Bridge<sub>SM</sub> plan is a hospital indemnity policy that pays a lump-sum benefit per eligible hospital confinement or outpatient surgery. It is an **employee-paid** supplemental insurance product that features a variety of coverage options. Coverage is available for the employee, employee and spouse, and one-parent or two-parent families.

Medical Bridge<sub>SM</sub> insurance can help fill the gaps left by traditional insurance coverage and is designed to supplement an employee's existing health coverage. To purchase this coverage, the employee must also be covered under at least major medical insurance, or at least basic hospital insurance and basic medical insurance.

## How can benefits from Medical Bridge<sub>SM</sub> insurance be used with existing health insurance plans?

Because these supplemental benefits are paid directly to the insured, unless they request otherwise, employees have the freedom to use the benefits as they choose.

- If employees already have an HMO/PPO plan, benefits from this policy can be used to help cover out-of-pocket expenses associated with an outpatient surgery or hospital confinement such as copayments, transportation to and from the hospital, and childcare.
- If employees already have a fee-for-service plan, an employee can use benefits from their Medical Bridge<sub>SM</sub> policy to help match or offset deductibles.

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## How does the Medical Bridge<sub>SM</sub> policy help your company with rising health care costs?

If employers are considering raising the deductibles on their medical plans, Medical Bridge<sub>SM</sub> insurance provides benefits to help employees offset these increases for hospital confinement and outpatient surgery.

## What are some other advantages of Medical Bridge<sub>SM</sub>?

### Advantages to Employees:

- The Medical Bridge<sub>SM</sub> plan is portable, which means that an employee can take it with them if they change jobs or retire.
- Medical Bridge<sub>SM</sub> insurance is guaranteed renewable for life, which means it can never be cancelled as long as premiums are paid when they are due or within the grace period.
- Benefits are paid regardless of other insurance the employee may have with other insurance companies.
- Premiums can be paid with convenient payroll deduction.

This coverage has exclusions and limitations that may affect benefits payable. Premium varies based on level of coverage selected and the insured's age. Applicable to policy form HCOS-NY.

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## Advantages to Employers:

- You can offer a more comprehensive benefits program to existing employees, and attract and retain employees by offering employee-paid supplemental benefits that meet their needs.
- You can expect outstanding service and administration. We want to make it easy for you to do business with us.
- Medical Bridge<sub>SM</sub> insurance is available with guaranteed issue underwriting based on group size and participation.
- By offering Medical Bridge<sub>SM</sub> insurance to the employees at your company, you can help reduce the financial burden resulting from rising health care costs.

## How can I get more information about the Medical Bridge<sub>SM</sub> plan?

Please call your sales representative for additional information about our new Medical Bridge<sub>SM</sub> product.

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This policy provides limited benefits hospital indemnity insurance ONLY. This policy does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department.

The expected benefit ratio for this policy is 55%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy.

*Colonial Supplemental Insurance Division products are underwritten by:*

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