

# *Hospital* EXPENSES ARE RISING.

Is your health plan designed to help you with these rising costs? Consider the following information.

- ▶ Hospital spending in 2003 rose to \$516 billion, a 6.6. percent increase over 2002.\*
- ▶ In the United States in 2003, the average cost per inpatient day was \$1,468.00.\*\*

\*Centers for Medicare and Medicaid, Office of the Actuary, 2005.

\*\*National Health Statistics Group, 2000-2004.

Would your health plan pay all the costs associated with a hospital stay? Most major medical health plans cover hospitalization; however, you are often left to pay the out-of-pocket expenses not covered by most traditional insurance. Such out-of-pocket expenses include copayments or deductibles, transportation to or from the hospital, and child care for your family.

Our Hospital Indemnity Insurance can help you...

## *Prepare* FOR THE INCREASING COSTS RELATED TO A HOSPITAL STAY.



**HOSPITAL  
INDEMNITY  
INSURANCE**

**COLONIAL**  
SUPPLEMENTAL INSURANCE

*for what happens next*®

**Division of The Paul Revere  
Life Insurance Company**

Our hospital indemnity plans offer the following features:

- Benefits are paid directly to you unless you specify otherwise.
- Benefits are paid regardless of other insurance you may have with other insurance companies.
- Your coverage is guaranteed renewable for life as long as premiums are paid when they are due or within the grace period.
- Coverage is available for you, your spouse and your dependent children.

See your sales representative to find out how our Hospital Indemnity Insurance can help you, *for what happens next.*

To purchase this coverage, the individual must also be covered under at least major medical insurance, or at least basic hospital insurance and basic medical insurance.

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

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.

#### THE COLONIAL ADVANTAGE

- Communications and benefits education to help you understand the benefits you have—and the benefits you may need.
- Prompt, accurate and courteous customer service.
- Broad portfolio of products to help meet your individual needs.

**Learn more about the Colonial Supplemental Division of The Paul Revere Life Insurance Company at [www.colonial-paulrevere.com](http://www.colonial-paulrevere.com).**

*Colonial Supplemental Insurance Division products are underwritten by:*

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