

Positioning Tips

More and more employers are passing the financial burden of insurance coverage to their employees. Furthermore, major medical programs



or HMOs are designed to deal with most hospital expenses, but they do not cover everything. The Medical Bridge_{SM} policy has been designed to help fill the gaps left by traditional insurance plans. It offers individuals a product that will help protect against out-of-pocket expenses that occur when hospitalized.

MEDICAL BRIDGE_{SM} INSURANCE PROVIDES LUMP SUM BENEFITS FOR:

- Confinement to a hospital as an inpatient for a covered accident or covered sickness; and
- Covered outpatient surgical procedures performed by a doctor using anesthesia administered by a licensed anesthesiologist in a hospital or ambulatory surgical center.

The Medical Bridge_{SM} product is an indemnity-based plan, which means the benefit is payable as a lump sum per eligible occurrence.



for what happens next[®]

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

Medical Bridge_{SM}

INSURANCE

Positioning Tips

Benefits received from policy can be used to:

- Help pay for out-of-pocket expenses such as deductibles, copayments, travel expenses and child care.
- Help pay for operating room, recovery and other charges related to hospitalizations and outpatient surgeries.
- Help offset deductibles with traditional fee-for-service medical plans.

MEDICAL BRIDGE_{SM} HIGHLIGHTS:

- Benefits are paid regardless of other insurance the insured may have with other insurance companies.
- Benefits are paid directly to the insured, unless specified otherwise.
- The plan is portable. The insured can take it with them if they change jobs or leave their employer.
- Coverage is guaranteed renewable for life as long as premiums are paid when they are due or within the grace period.
- 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. 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.

WHY IS THE MEDICAL BRIDGE_{SM} PRODUCT COMPETITIVE?

- Most companies in the worksite marketplace do not have a similar product.
- Laptop support for automated enrollment is available with this product.
- It can be packaged with other products to create a broader supplemental product offering.
- There is no elimination period for a covered hospital inpatient stay.
- This product can help offset out-of-pocket expenses that are not covered by traditional insurance plans.

This policy has exclusions and limitations that may affect benefits payable. Premium varies based on level of

This information is intended for communicating to and educating the Paul Revere sales organization. It should not be shown or given

Colonial Supplemental Insurance Division products are underwritten by:
The Paul Revere Life Insurance Company, Worcester, MA
Administrative office: Colonial Supplemental Insurance Division
1200 Colonial Life Boulevard, Columbia, South Carolina 29210
www.colonial-paulrevere.com