

## **Medical Bridge<sub>SM</sub> Benefits**

Medical Bridge<sub>SM</sub> insurance helps your employees prepare for the expenses associated with a hospital confinement or outpatient surgery. This hospital confinement indemnity policy pays a lump sum benefit per eligible hospital confinement or covered outpatient surgery. Employees can choose from five levels of coverage. Individual, individual and spouse, one-parent and two-parent plans are available.

**Lump Sum Inpatient Benefit** - Paid if any covered person is confined to a hospital because of injuries received in a covered accident or because of a covered sickness.

**Outpatient Surgery** - Paid when any covered person requires a surgical procedure due to a covered accident or covered sickness, and he is not confined at the time of the surgery. A doctor must perform the procedure, anesthesia must be administered by a licensed anesthesiologist, and the procedure must be performed in a hospital or ambulatory surgical center.

## **Optional Riders**

- Accident-Only Emergency Room Treatment and Doctor Office Follow-up Visit - for a covered confinement or a covered outpatient surgery.
- Accident/Sickness Emergency Room Treatment and Doctor Office Follow-Up Visit - for a covered confinement or a covered outpatient surgery.
- Health Screening Benefit - for one of 18 health screening tests performed after a 30-day waiting period.

## **Minimum Group Size**

The Medical Bridge<sub>SM</sub> program can be made available to groups where at least three eligible participants apply for and are issued coverage.

---

### Available in NY

Colonial Supplemental Insurance products are underwritten by The Paul Revere Life Insurance Company, Worcester, MA. Administrative Office: Colonial Supplemental Insurance Division, 1200 Colonial Life Boulevard, Columbia, SC 29210

*This information is only intended for proposal use with employers.*

## Features

- Coverage is guaranteed renewable as long as premiums are paid when due.
- Coverage is portable. An employee can take his coverage with him if he changes jobs or leaves your company.
- Benefits are paid in addition to other insurance your employees may have with other insurance companies.
- Benefits are paid directly to the insured unless they specify otherwise.
- Benefits are paid as a lump sum.
- No elimination period.
- No waiting period.

## Limitations/Exclusions

- Alcoholism or Drug Addiction
- Birth within 10 Months after the Effective Date of the Policy
- Dental Care or Treatment
- Cosmetic Surgery
- Illegal Activities
- Pre-existing Conditions
- Pregnancy of a Dependent Child
- Mental or Emotional Disorders
- Suicide or Injuries Which Any Covered Person Intentionally Does to Himself
- War
- Well Baby Care

## Definitions

**Accident** - Bodily harm caused by external and unexpected means and not contributed to by any other cause.

**Ambulatory Surgical Center** -A place which:

- Is equipped for surgical procedures performed by qualified physicians;
- Provides anesthesia administered by a licensed anesthesiologist;
- Has written agreements with local hospitals to immediately accept patients who develop complications.

---

### Available in NY

Colonial Supplemental Insurance products are underwritten by The Paul Revere Life Insurance Company, Worcester, MA. Administrative Office: Colonial Supplemental Insurance Division, 1200 Colonial Life Boulevard, Columbia, SC 29210

*This information is only intended for proposal use with employers.*

**Confined or Confinement** - The assignment to a bed as a registered inpatient in a hospital on the advice of a physician or confinement in an observation unit within a hospital for a period of no less than 20 continuous hours on the advice of a physician.

**Covered Accident** - An accident which:

- Occurs after the effective date of the policy
- Occurs while the policy is in force; and
- Is not excluded by name or specific description in the policy.

**Covered Sickness** - Means an illness, infection, disease or any other abnormal physical conditions, not caused by an accident which:

- Occurs after the effective date of the policy
- Occurs while the policy is in force; and
- Is not excluded by name or specific description in the policy.

**Observation Unit** - A specified area within a hospital, apart from the emergency room, where a patient can be monitored following outpatient surgery or treatment in the emergency room by a physician; and which

- Is under the direct supervision of a physician or registered nurse;
- Is staffed by nurses assigned specifically to that unit; and
- Provides care seven days per week, 24 hours per day.

**Pre-existing condition** - Means any covered person having a sickness or physical condition for which medical advice or treatment was recommended by a physician or received from a physician within 12 months before the effective date of the policy.

We will not pay benefits for a hospital confinement or an outpatient surgery resulting from a pre-existing condition that began during the first 12 months after the effective date of this policy.

## **Premium Information**

Premiums are based on age of the named insured, level of coverage and on individual, individual and spouse, one parent or two-parent plan.

---

### Available in NY

Colonial Supplemental Insurance products are underwritten by The Paul Revere Life Insurance Company, Worcester, MA. Administrative Office: Colonial Supplemental Insurance Division, 1200 Colonial Life Boulevard, Columbia, SC 29210

*This information is only intended for proposal use with employers.*

**Coverage**

The Medical Bridge<sub>SM</sub> product features five levels of coverage.

There are two components. One is an indemnity benefit for inpatient confinement in a hospital, and this is always coupled with the second component, an indemnity outpatient surgery benefit.

<b>Lump Sum Benefits</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Level 4</b>	<b>Level 5</b>
Inpatient	\$250	\$500	\$1000	\$1500	\$2000
Outpatient Surgery	\$250	\$500	\$500	\$500	\$500

**Sample Monthly Premiums**

Level 1	Individual coverage No riders Age band 17-49	\$7.00
Level 3	Individual/Spouse coverage No riders Age band 50-59	\$45.00
Level 5	Two-Parent Family coverage No riders Age band 17-49	\$80.00

**Available in NY**

---

Colonial Supplemental Insurance products are underwritten by The Paul Revere Life Insurance Company, Worcester, MA. Administrative Office: Colonial Supplemental Insurance Division, 1200 Colonial Life Boulevard, Columbia, SC 29210

*This information is only intended for proposal use with employers.*