

Accident Insurance

Active Lifestyles Benefit



This benefit increases the amount you receive under your accident insurance plan if you suffer a covered injury. It's available for you, your spouse and eligible dependent children, as long as they are covered under a Colonial Life accident insurance plan.

Active lifestyles 20% increase on benefits paid by your accident plan

Payable once per covered person per covered accident

Increased payment applies to any combination of these injuries or services due to a covered accident:

- Concussion
- Dislocation
- Emergency dental work
- Eye injuries
- Fractures
- Knee cartilage (torn)
- Laceration
- Medical imaging study
- Ruptured disc with surgical repair
- Surgery
 - cranial, open abdominal, thoracic/hernia
 - exploratory and arthroscopic
- Tendon/ligament/rotator cuff with surgical repair
- X-ray

Example of a sample claim calculation

A sample combination of benefits listed above is \$2,500

20% increase is applied as follows:

$$\$2,500 \times 20\% = \$500$$

*An additional \$500 in Active Lifestyle benefits is added to the sample claim payment

For more information,
talk with your
benefits counselor.



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 POLICY PROVIDES LIMITED BENEFITS.

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 policy has exclusions and limitations which may affect any benefits payable. Applicable to policy form IAC4000 (including state abbreviations where used, for example: IAC4000-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC
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