

ACCIDENT COVERAGE

24 HOUR COVERAGE

Accidents happen in places where you and your family spend the most time – at work, in the home, or during sports and leisure activities. Consider the following facts about accidents:

- A work-related injury occurs every 9 seconds in the United States.
- About 1 person in 21 incurred an injury at home requiring medical attention.

Injury Facts, National Safety Council, 2003 edition.

- Approximately 22 percent of the injury visits to hospital emergency rooms are the result of a sports-related activity for persons between the ages of five and 24.

National Hospital Ambulatory Medical Care Survey, National Center for Health Statistics, 2001.

Most traditional insurance doesn't cover every medical expense, leaving you to pay out-of-pocket expenses such as deductibles, office visit co-payments, and transportation and lodging costs. Can you afford to pay all the costs related to caring for an accidental injury?

Colonial's accident insurance can help prepare and see you and your family through the unexpected.

Designed to help see you through the different stages of care, this plan provides benefits for initial care and treatment, in addition to the follow-up care you may need.

INITIAL CARE

- There were 28.3 million injury-related emergency department visits in 2001.

National Center for Health Statistics, Fast stats A to Z, 2003.

When an accident happens, you don't want to worry about how you will pay for the initial care, especially if you have to go to the emergency room for X-rays or ride in an ambulance.

Ambulance	\$100 per trip
Air Ambulance	\$500 per trip
Emergency Room Treatment	\$150 per accident
Initial Physician's Office Visit	\$ 50 per accident

COMMON ACCIDENTAL INJURIES

- The total cost of unintentional injuries in 2002 was \$586.3 billion.

Injury Facts, National Safety Council, 2003 edition.

Fractures and dislocations are frequent injuries common in both adults and children.

Dislocation (Separated Joint)	Closed Reduction (Non-Surgical)	Open Reduction (Surgical)
Hip	\$2,000	\$4,000
Knee	\$1,000	\$2,000
Ankle – Bone or Bones of the Foot	\$ 800	\$1,600
Collarbone (Sternoclavicular)	\$ 500	\$1,000
Lower Jaw, Shoulder, Elbow, Wrist	\$ 300	\$ 600
Bone or Bones of the Hand	\$ 300	\$ 600
Collarbone (Acromioclavicular and Separation), One Toe or Finger	\$ 100	\$ 200

Fracture (Broken Bone)	Closed Reduction (Non-Surgical)	Open Reduction (Surgical)
Skull, Depressed Skull	\$2,500	\$5,000
Skull, Simple Non-Depressed	\$1,000	\$2,000
Hip, Thigh	\$1,500	\$3,000
Body of Vertebrae, Pelvis, Leg	\$ 800	\$1,600
Bones of Face or Nose	\$ 350	\$ 700
Upper Jaw, Maxilla	\$ 350	\$ 700
Upper Arm Between Elbow and Shoulder	\$ 350	\$ 700
Lower Jaw, Mandible, Kneecap, Ankle, Foot	\$ 300	\$ 600
Shoulder Blade, Collarbone, Vertebral Processes	\$ 300	\$ 600
Forearm, Wrist, Hand	\$ 300	\$ 600
Rib	\$ 250	\$ 500
Coccyx	\$ 200	\$ 400
Finger, Toe	\$ 50	\$ 100

Your Colonial policy also provides benefits for the following injuries received as a result of a covered accident.

Burn (Based on Size and Degree)	\$750 to \$10,000
Concussion	\$100
Emergency Dental Work	\$50 to \$150
Eye Injury	\$200
Torn Knee Cartilage	\$500
Lacerations (Based on Size)	\$25 to \$400
Ruptured Disc	\$400
Tendon/Ligament/Rotator Cuff	\$400 to \$600

AVAILABLE TO EMPLOYEE, AND/OR SPOUSE, AND/OR DEPENDENT CHILD!

SURGICAL CARE

- 40 million surgical procedures were performed in 2001.
Advance Data, National Center for Health Statistics, 2003.

If your covered accidental injury is serious enough to require surgical care or a transfusion, your Colonial policy provides you benefits.

Surgery (Open Abdominal or Thoracic) **\$1,000**
Blood/Plasma/Platelets **\$ 300**

TRANSPORTATION/LODGING ASSISTANCE

If a covered person requires care or treatment at least 100 miles away from home, your Colonial policy provides benefits to help with transportation and lodging costs.

Transportation **\$300 per trip up to 3 trips**
Lodging (Family Member or Companion) **\$100 per night up to 30 days**

ACCIDENT HOSPITAL CARE

- In 2001, the average length of stay in a hospital was 4.9 days.
Advance Data, National Center for Health Statistics, 2003.

Traditional health insurance policies may have per-admission deductibles and copayments that must be satisfied prior to covering benefits related to hospital stays. Your Colonial policy provides benefits to help with these costs.

Hospital Admission **\$750 per admission per accident**
Hospital Confinement **\$200 per day up to 365 days**
Hospital Intensive Care **\$400 per day up to 15 days**

FOLLOW-UP CARE

You may require follow-up care once you are discharged from the emergency room, hospital or physician's office. You may have to undergo physical therapy, use crutches or a wheelchair, or even require the use of an artificial limb.

Accident Follow-up Treatment **\$50** (Limit of one visit, payable after Emergency Room Treatment or Initial Physician's Office Visit)

Appliances **\$100** (Wheelchair, Crutches)
Physical Therapy **\$ 25 per treatment up to 6 treatments**
Prosthetic Devices **\$500 to \$1,000**

ACCIDENTAL DEATH AND DISMEMBERMENT

- In 2000, accidental injuries were the fifth leading cause of death.

Injury Facts, National Safety Council, 2003 edition.

For injuries received as the result of a covered accident that lead to an accidental death or dismemberment, this plan provides benefits that can help see you and your family through the loss.

Loss of Finger/Toe/Hand/Foot/Sight of Eye	\$750 to \$15,000	
		Accidental Death Common Carrier
Named Insured	\$25,000	\$50,000
Spouse	\$10,000	\$20,000
Child(ren)	\$ 5,000	\$10,000

CATASTROPHIC ACCIDENT

The severity of some accidents can result in life-changing losses. Colonial can help with such severe losses by providing a benefit for a catastrophic loss that results from a covered accident. Catastrophic loss is an injury that within 365 days of the covered accident results in the total and irrecoverable:

- Loss of both hands or both feet, or
- Loss or loss of use of both arms or both legs, or
- Loss of sight of both eyes, or
- Loss of hearing of both ears, or
- Loss of the ability to speak.
- Loss of loss of use of one arm and one leg, or
- Loss of one hand and one foot, or

The Catastrophic Accident benefit is payable after a 365-day elimination period. The elimination period refers to the period of 365 days after the date of the covered accident.

Accident Occurs:	Covered	Benefit Amount
Prior to age 65*	Person	Per Lifetime
	Named Insured	\$100,000
	Spouse	\$ 50,000
	Child(ren)	\$ 50,000

**Amounts are reduced for insureds who are over the age of 65.*
This brochure is not complete without the Outline of Coverage (form CACARE-O-58709).

CALIFORNIA CARE BENEFIT WORKSHEET *For use by Colonial Representative*

Flexible Benefit

Coverage: Employee Only Spouse Only One Child Only
(check one) Employee/Spouse One-Parent Family Two-Parent Family

Plan: On- and Off-Job Benefits
(check one)

Premium Per Pay Period \$ _____
The premium will vary based on benefits selected.

Premiums: **\$18.00 Monthly**
\$ 8.31 Bi-weekly
\$ 9.00 Semi-Monthly
\$ 4.15 Weekly