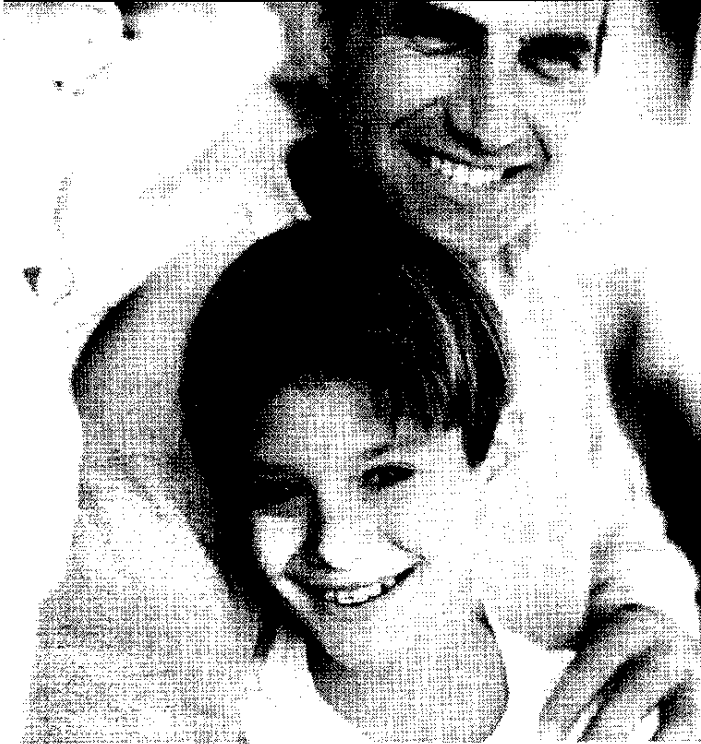


Medical Supplement



You never know when you or a family member will have to be hospitalized or require outpatient surgery. What's more, hospital spending in 2000 rose to \$412 billion, a 5.1 percent increase over 1999. Have you considered how you would cover the out-of-pocket expenses associated with a hospital stay or outpatient surgery?*

Consider the following information.

- In 1999, there were 41.3 million surgical procedures performed in the United States.**
- In 1999, the average length of stay in a hospital was five days.**

A hospital confinement indemnity plan from Colonial Supplemental Insurance can help you with the rising costs associated with a hospital stay or outpatient surgery. This insurance coverage is designed to supplement your existing coverage so that you are better prepared to pay the medical and non-medical expenses associated with a hospital stay or outpatient surgery. Such out-of-pocket expenses include deductibles or co-payments, transportation to or from the hospital, or child care for your family.

This is an indemnity-based plan, which means the benefit is payable as a lump sum (per covered occurrence). Benefits are paid directly to you, unless you specify otherwise.

* Source: 2000 National Health Expenditures, Health Care Financing Administration, 2002

**Source: Advance Data, National Center for Health Statistics, 2001

Colonial's Medical BridgeSM Plan provides coverage for:

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

This plan also features a

- \$70 annual mammography benefit, and a
- \$70 annual pap smear benefit.

Please see the *Outline of Coverage* for details.

Colonial's Medical BridgeSM Plan is flexible, allowing you to choose coverage that best meets your needs. Four different coverage options are available for you and your family:

- Coverage for you (the employee)
- Coverage for you and your spouse
- Coverage for a one-parent family
- Coverage for a two-parent family

With this plan, you can protect yourself against out-of-pocket expenses that occur when you or your family members are hospitalized or need outpatient surgery.

Pre-existing Condition

A pre-existing condition is a condition that existed before the effective date of coverage and may not be covered.

This coverage has limitations and exclusions that may affect any benefits payable. This coverage may vary by state. See the *Outline of Coverage* for complete details. This brochure is incomplete without the appropriate *Outline of Coverage* (including state variations where applicable).

WITH MEDICAL BRIDGESM:

- Benefits are paid regardless of other insurance you may have with other insurance companies.
- Benefits are paid directly to you unless you specify otherwise.
- Your coverage is portable. If you change jobs or leave your employer you can take your coverage with you.
- Your coverage is guaranteed renewable for life as long as premiums are paid when they are due.
- Coverage is available for you, your spouse and your family.

<i>Benefit Worksheet</i>	Low Option	High Option	
<i>For use by Colonial Representative</i>			<input checked="" type="checkbox"/> Flexible Benefit
Lump Sum Hospital Confinement Amount \$	\$250.00	\$1000.00	
Lump Sum Outpatient Surgery Amount \$	\$250.00	\$500.00	
Annual Mammography Benefit Amount \$	\$70.00		per test
Annual Pap Smear Benefit Amount \$	\$70.00		per test
Premium Per Pay Period \$	See enclosed rate card		
<i>The Premium will vary based on benefits selected and your age.</i>			