

Group Accident Insurance



Our guaranteed issue group accident insurance helps your clients offer budget-friendly protection to all employees.

We're an award-winning industry leader with more than 70 years of experience developing competitively designed and priced products.

Let us show you how our Group Accident Insurance stacks up in the industry and help you determine the best plan options for your clients.

Product has exclusions and limitations that may affect benefits payable. Benefits vary by state and may not be available in all states. See your Colonial Life benefits representative for complete details.

It's important to give your clients options to help them balance the need to offer a strong benefits package with the cost of providing one. Our Group Accident Insurance is a simple coverage solution with clearly defined benefits that helps employees limit their out-of-pocket costs in the event of a covered accident – at no direct cost to your clients.

Product Highlights

- Guaranteed issue
- Four plan options
- All plans HSA-compliant
- Composite rates
- Portability
- Situs state
- Census enroll available
- Two-year rate guarantee
- Minimum case size of 10 enrolled eligible employees

Product Features

- On- and off-job or off-job only accident plans
- Doctor's office/urgent care/emergency room coverage
- Hospital admission and daily hospital confinement coverage
- Ambulance benefits
- Fracture/dislocation benefits
- X-Ray benefits
- And more, including employer optional benefits that can further expand coverage:
 - Hospital Confinement Due to Covered Sickness pays additional benefits if a covered sickness results in a hospital stay.
 - Health Screening benefit pays one of three benefit amounts selected by the employer if an insured has a covered screening test.