

**Finally,** a voluntary solution to help you and your employees deal with the rising cost of health care...



## Group Medical Bridge 1.0

# Health care. It's the biggest concern for every employer today.

How to **afford** it.

How to **manage** it.

How to **provide** employees with **quality benefits**.

## The Shift

Employers like you are faced with limited options as you struggle to deal with these issues. Not offering health insurance isn't your first choice because these days employer-sponsored health plans are a huge factor in employee recruiting, retention and loyalty. It's one of your competitive advantages.

As health care costs continue to rise, employees are faced with increased deductibles, co-insurance, and other out-of-pocket costs.

## The Rift

What can you do to soften the blow to your employees to help with the rising costs of health care?

## The Bridge

Colonial Life's Group Medical Bridge 1.0 can offer employees a soft landing when faced with high out-of-pocket costs.



## How it works

Colonial Life's Group Medical Bridge 1.0 is a group hospital confinement indemnity insurance plan that pays indemnity benefits to help cover out-of-pocket expenses associated with a covered hospital stay. But unlike wrap plans, Group Medical Bridge 1.0 doesn't coordinate benefits with any other plan you might have in place.

## How to file a claim

- The insured is confined to the hospital due to an accident or sickness
- He or she submits a claim form to Colonial Life along with one of the following:
  - Hospital bill
  - Other proof of charges
- Colonial Life pays the insured the indemnity benefit, which can be used to pay out-of-pocket expenses or bills as the insured chooses.

With Colonial Life, insureds don't wait on any other insurance to first adjudicate a claim, which means timely claims administration and less hassle for you.

## Why it's appealing

### It's flexible.

Group Medical Bridge 1.0 offers a flexible plan design that can be tailored to your specific needs.

**Choose from:** ● flexible plan designs ● benefit levels and options

We've also designed this product to have the maximum amount of underwriting and rate flexibility. This includes:

- Guaranteed issue (no health questions) and waiver of pre-existing conditions on all covered insureds when participation is met.
- Rates for voluntary business and employer-paid business.
- Premium discounts when you pay the premium.

### It's affordable.

Both you and your employees will find Group Medical Bridge 1.0 affordable. You can choose to pay all or some of the premiums, or you can have your employees pay their own.

### It's manageable.

Situs state support for this product means all employees get the same plan and rate regardless of their location. Plan design and premiums are based on the account's domicile state. Administration becomes a breeze with no more state variations spread among your employees, no more juggling multiple plans and multiple rates.

### It's acceptable.

Health care reform doesn't impact Group Medical Bridge 1.0, or any Colonial Life products for that matter. In fact, voluntary benefits and the need for benefits communication and education will remain a very relevant part of the benefits package you offer your employees.

## Why your employees will like it

- Four different coverage types are available, offering flexibility to cover employees and their families.
- Premiums are paid through convenient payroll deduction.
- Benefits are paid directly to them, unless they specify otherwise, and they can use them any way they see fit.
- Benefits are paid regardless of any other insurance coverage they may have.
- There are no lifetime maximums.

Best of all, it's backed by Colonial Life's prompt, accurate and courteous customer service.

## Why you should consider it

Group Medical Bridge 1.0 is marketed, underwritten and administered by one company—Colonial Life, which means you are working with us.

And, when you work with us, you get a national team of trained benefit counselors who will educate and enroll your employees during one-to-one benefits counseling sessions to ensure that they understand and appreciate *all* the benefits they have.

**Ready to start *making benefits count*?**

**Contact your Colonial Life benefits counselor today for a proposal and rates.**

