

A solution to help make health care affordable
Medical BridgeSM 3000



Colonial Life[®]

Just in time – a voluntary option to help make health care more affordable, for you and your employees.

Health care costs continue to rise, and employers continue to struggle with how to provide quality, affordable care for their employees. As you move toward higher-deductible plans, your employees are facing broader gaps, with higher deductibles and rising medical care costs.

You can't stop the costs from rising. You can't cover all the gaps in coverage. But you can move to a solution that helps you lower your health care costs, and helps your employees cover their increasing out-of-pocket costs.

How it works

Colonial Life's Medical BridgeSM 3000 is a hospital confinement indemnity insurance plan that pays indemnity benefits to help cover out-of-pocket expenses associated with a covered hospital stay. The benefits target the higher-cost areas of health care, including:

- Hospitalization
- Outpatient surgeries
- Diagnostic testing
- Office visits, urgent care and emergency room visits

Medical Bridge doesn't coordinate benefits with any other plan you may have in place.

It's flexible

Medical BridgeSM 3000 insurance offers five plan designs, so you can choose the plan that works best for your business and your benefits package:

Benefit	Plan 1 (HSA-Compliant)	Plan 2	Plan 3	Plan 4	Plan 5
Hospital Confinement	Yes	No	Yes	Yes	Yes
Rehabilitation Unit	Yes	No	Yes	Yes	Yes
Wellness Benefit	Yes	No	Yes	Yes	Yes
Waiver of Premium	Yes	No	Yes	Yes	Yes
Outpatient Surgical Procedure	No	Yes	Yes	Yes	Yes
Diagnostic Procedure/ER Visit	No	No	Yes	No	Yes
Doctor's Office Visit	No	No	No	Yes	Yes

It's affordable

Both employers and employees will find Medical BridgeSM 3000 affordable. Employers can choose to pay all or some of the premiums or have employees pay their own.

It's easy

The plans use an easy-to-understand schedule of indemnity benefits. When an insured is confined to the hospital because of an accident or sickness, he or she submits the claim information. Colonial Life pays an indemnity benefit directly to the insured. The benefit can be used to pay for out-of-pocket expenses and bills, as the insured chooses. These claims aren't tied to major medical claim decisions, so the process is quick and easy.

It's acceptable

Colonial Life voluntary insurance products aren't affected by health care reform. In fact, with the growing complexities of health care, the need for voluntary benefits and benefits communication is greater than ever.

Employees like it

- Four different coverage types are available, so employees have flexibility in covering themselves and their families.
- Employees can pay premiums through convenient payroll deduction.
- Benefits are paid directly to them, unless they specify otherwise, and can be used as needed.
- 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.

You can't stop health care costs from rising, but you can use Medical BridgeSM 3000 to help make health care more affordable, for you and your employees.

Talk with your Colonial Life benefits representative to learn more.



Applicable to policy form MB3000. This coverage has exclusions and limitations that may affect benefits payable. Coverage type and benefits vary by state and may not be available in all states. See the outline of coverage for complete details.



Colonial Life

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