

## Hospital Confinement Due to Covered Sickness with Health Screening

Traditional health insurance policies may have per admission deductibles and co-payments that must be satisfied during a hospital stay. This rider is designed to help you with these costs. The rider also helps you pay for part of the expense of preventive medical tests you may normally have each year. It allows a maximum of one health screening test per covered person per calendar year.

### Hospital Confinement Due to Covered Sickness

**My Coverage Worksheet** (For use with your Colonial Life benefits counselor)

**Who will be covered? (check one)**

- Employee Only     
  Employee & Spouse     
  One-Parent Family     
  Two-Parent Family

**How much coverage is available?**      \$100 per day

**When will my benefits start?**      On the 1st day of a covered sickness

**How long will I receive benefits?**      Up to 30 days per covered sickness

### Health Screening

**Tests that qualify:**

Blood test for triglycerides	Flexible sigmoidoscopy
Bone marrow testing	Hemoccult stool analysis
Breast ultrasound	Mammography
CA 15-3 (blood test for breast cancer)	Pap smear
CA 125 (blood test for ovarian cancer)	PSA (blood test for prostate cancer)
Carotid Doppler	Serum cholesterol test to determine level of HDL and LDL
CEA (blood test for colon cancer)	Serum protein electrophoresis (blood test for myeloma)
Chest X-ray	Skin cancer biopsy
Colonoscopy	Stress test on a bicycle or treadmill
Echocardiogram (ECHO)	Thermography
Electrocardiogram (EKG, ECG)	ThinPrep pap test
Fasting blood glucose test	Virtual colonoscopy

# Here are some *frequently asked questions* about this coverage:

## Will my benefit payment be reduced if I have other insurance?

You're paid regardless of any insurance you may have with other insurance companies. Benefits are paid directly to you (unless you specify otherwise).

## What is a pre-existing condition?

A pre-existing condition means any covered person:

- Received medical treatment, care or services for a diagnosed condition or took prescribed medication for a diagnosed condition in the 12 months immediately prior to the effective date of coverage under the rider; or
- Suffered from a physical or mental condition, whether diagnosed or undiagnosed, which was misrepresented or not disclosed in his or her application:
  - For which a covered person received a physician's advice or treatment within 12 months before the date of issue; or
  - Which caused symptoms within one year before the date of issue for which a prudent person would usually seek medical advice or treatment.

After the rider has been in force for 12 months from the coverage effective date of the rider, we will pay benefits for any pre-existing condition not otherwise excluded by name or specific description if the covered confinement began more than 12 months after the coverage effective date of the rider.

## What is a covered sickness?

A covered sickness means an illness, infection, disease or any other abnormal physical condition that:

- Occurs on or after the rider effective date;
- Occurs while the rider is in force; and
- Is not excluded by name or specific description in the rider.

## How do I file a claim?

Visit [coloniallife.com](http://coloniallife.com) or call our Customer Service Department at 1-800-325-4368 for additional information.

## EXCLUSIONS AND LIMITATIONS

We will not pay benefits for hospital confinement that is caused by, contributed to by or occurs as a result of the covered person's: accidental injuries; alcoholism or drug addiction; dental care; elective procedures; having a pre-existing condition as described and limited by the rider; psychiatric or psychological conditions; war or armed conflict. We will also not pay for any hospital confinement of a newborn child following his birth unless he is injured or sick; giving birth within the first nine (9) months after the effective date of coverage of the rider as a result of a normal pregnancy, including Cesarean. A 30-day waiting period must be met for Health Screening. The covered person must incur a charge and the certificate must be in force for benefits to be payable.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy form GACC1.0-P-CA, certificate form GACC1.0-C-CA and rider form R-GACC-HSHC-CA. This is not an insurance contract and only the actual policy provisions will control.

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