Individual Medical BridgeSM Plan Design At-A-Glance

Three plan designs. (May vary by state). Two plan designs allowed per account. Plan 1 must be selected. Two hospital confinement levels allowed per plan design.



Dien 4 (USA Compliant)	Dian 2	Dian 2
Plan 1 (HSA-Compliant)	Plan 2	Plan 3
Hospital Confinement	Hospital Confinement	Hospital Confinement
8 levels: \$500-\$3,000; \$4,000*, \$5,000*	8 levels: \$500-\$3,000; \$4,000*, \$5,000*	8 levels: \$500-\$3,000; \$4,000*, \$5,000*
Max of 1 benefit/covered person/calendar year	Max of 1 benefit/covered person/calendar year	Max of 1 benefit/covered person/calendar year
*Risk Manager approval required	*Risk Manager approval required	*Risk Manager approval required
Observation Room	Observation Room	Observation Room
\$100 – Max of 2 visits/covered person/calendar year	\$100 – Max of 2 visits/covered person/calendar year	\$100 – Max of 2 visits/covered person/calendar year
Rehabilitation Unit Confinement	Rehabilitation Unit Confinement	Rehabilitation Unit Confinement
\$100 per day – Max of 15 days per confinement. 30 day	\$100 per day – Max of 15 days per confinement. 30 day	\$100 per day – Max of 15 days per confinement. 30 day
max/covered person/calendar year	max/covered person/calendar year Waiver of Premium	max/covered person/calendar year Waiver of Premium
Waiver of Premium		
Available after 30 continuous days of a covered hospital confinement of the named insured	Available after 30 continuous days of a covered hospital confinement of the named insured	Available after 30 continuous days of a covered hospital confinement of the named insured
commement of the named insured		
	Outpatient Surgical Procedure	Outpatient Surgical Procedure
	1 option allowed per account. Calendar Year Max/covered person/calendar year for Tier	1 option allowed per account. Calendar Year Max/covered person/calendar year for Tier
	1 and Tier 2 combined	1 and Tier 2 combined
	Option 1 2 3	Option 1 2 3
	Tier 1 \$500 \$750 \$1,500	Tier 1 \$500 \$750 \$1,500
	Tier 2 \$1,000 \$1,500 \$3,000	Tier 2 \$1,000 \$1,500 \$3,000
	CY 04 500 00 500 04 500	
	Max \$1,500 \$2,500 \$4,500	CY Max \$1,500 \$2,500 \$4,500
		Diagnostic Procedure
		Calendar Year Max of \$500/covered person/calendar year
		for Tier 1 and Tier 2 combined
		Tier 1 \$250
		Tier 2 \$500
		CY Max \$500
		\$300
	Employer Optional Benefits	
Health Screening	Health Screening	Health Screening
\$50 or \$100 – Max of 1 benefit/covered person/calendar	\$50 or \$100 – Max of 1 benefit/covered person/calendar	\$50 or \$100 – Max of 1 benefit/covered person/calendar
year. 30-day waiting period.	year. 30-day waiting period.	year. 30-day waiting period.
Medical Treatment Package (Accident Only)	Medical Treatment Package (Accident/Sickness)	Medical Treatment Package (Accident/Sickness)
Air Ambulance: \$1,000 – Max of 1 benefit/covered	Air Ambulance: \$1,000 – Max of 1 benefit/covered	Air Ambulance: \$1,000 – Max of 1 benefit/covered
person/calendar year; Ambulance: \$100 – Max of 1	person/calendar year; Ambulance: \$100 - Max of 1	person/calendar year; Ambulance: \$100 – Max of 1
benefit/covered person/calendar year; Appliance: \$100 -	benefit/covered person/calendar year; Appliance: \$100 -	benefit/covered person/calendar year; Appliance: \$100 -
Max of 1 benefit/covered person/calendar year; Doctor's	Max of 1 benefit/covered person/calendar year; Doctor's	Max of 1 benefit/covered person/calendar year; Doctor's
Office Visit: \$25 per visit – Max of 3/calendar year for EE	Office Visit: \$25 per visit – Max of 3/calendar year for EE	Office Visit: \$25 per visit – Max of 3/calendar year for EE
only or max of 5/calendar year for EE + family;	only or max of 5/calendar year for EE + family;	only or max of 5/calendar year for EE + family;
Emergency Room Visit: \$100 – Max of 2/covered	Emergency Room Visit: \$100 – Max of 2/covered	Emergency Room Visit: \$100 – Max of 2/covered
person/calendar year; X-Ray : \$25 – Max of 2/covered	person/calendar year; X-Ray: \$25 – Max of 2/covered	person/calendar year; X-Ray : \$25 – Max of 2/covered
person/calendar year	person/calendar year	person/calendar year
Della Handral C. C.	Employee Optional Benefit Riders	Della Haraltal O. C.
Daily Hospital Confinement	Daily Hospital Confinement	Daily Hospital Confinement
\$100 per day/covered person – Max of 365 days/covered	\$100 per day/covered person – Max of 365 days/covered	\$100 per day/covered person – Max of 365 days/covered
person/confinement	person/confinement	person/confinement
Enhanced Intensive Care Unit Confinement	Enhanced Intensive Care Unit Confinement	Enhanced Intensive Care Unit Confinement
\$500 per day/covered person – Max of 30 days/covered	\$500 per day/covered person – Max of 30 days/covered	\$500 per day/covered person – Max of 30 days/covered
person/confinement	person/confinement	person/confinement

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

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