

Sickness Hospital Confinement Rider



Sickness Hospital Care

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.

Highlights of Colonial Life's Sickness Hospital Confinement Rider

- You're paid regardless of any other insurance you may have.
- Benefits are paid directly to you, unless specified otherwise.
- Your coverage is guaranteed renewable as long as the policy to which the rider is attached is in force and premiums are paid when due.

Pre-Existing Condition

Pre-existing condition means a sickness or physical condition for which a covered person was treated, received medical advice or had taken medication within 12 months before the effective date of the rider. If you are confined to a hospital because of a pre-existing condition, we will not pay for any hospital confinement if it begins during the first 12 months the rider is in force. After the rider has been in force for 12 months from the 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 effective date of the rider.

The rider has exclusions and limitations that may affect benefits payable. See the attached Outline of Coverage for full details.

Colonial Life insurance is too valuable to lose just because you change employers. When you are covered under this plan, you may be able to keep this insurance with no increase in premium if you change employers.

Over 35 million people are admitted to the hospital each year.
Hospital Facts to Know, American Hospital Association, 2008

Benefits Worksheet

Flexible Benefit

For use by Colonial Life Benefits Counselor

Check one:

- | | | |
|--|--|---------------------------------|
| <input type="radio"/> Employee | <input type="radio"/> Spouse | <input type="radio"/> One child |
| <input type="radio"/> One-Parent Family (Employee) | <input type="radio"/> One-Parent Family (Spouse) | |
| <input type="radio"/> Employee/Spouse | <input type="radio"/> Two-Parent Family | |

Benefit Amount: \$100 per day
 Elimination Period: 0 day
 Benefit Period: Up to 30 days per covered sickness

Premium Per Pay Period: \$ _____

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A Stock Company

SICKNESS - HOSPITAL CONFINEMENT RIDER
OUTLINE OF COVERAGE (Applicable to Rider Form R-SHC-1.0-TN)

THE RIDER IS NOT A MEDICARE SUPPLEMENT RIDER. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare available from the company.

Read Your Rider Carefully. This outline provides a very brief description of the important features of the rider. This is not an insurance contract and only the actual policy and rider provisions will control. The rider sets forth in detail the rights and obligations of both you and us. It is, therefore, important that you **READ YOUR RIDER CAREFULLY**.

Renewability. The coverage is guaranteed renewable as long as the policy to which it is attached is in force and premiums are paid when they are due. The premium can be changed only if we change it on all riders of this kind in force in the state where the rider was issued.

Your rider is designed to provide coverage **ONLY** for the benefit listed below.

Coverage Provided By The Rider. The rider is designed to provide coverage if a covered sickness causes any covered person to be confined in a hospital subject to any limitations or exclusions while the rider and the policy to which it is attached is in force. It does not provide coverage for basic hospital, basic medical-surgical or major medical expenses.

Hospital Confinement \$100 per day up to 30 days per confinement

We will pay this benefit for any covered person confined due to a covered sickness, up to the benefit period and in the daily amount shown above. We will only pay for one hospital confinement at a time even if it is caused by more than one sickness. We will not pay this benefit for emergency room treatment, for outpatient treatment confinement, or for a stay of less than 20 hours in an observation unit. If we pay this benefit for a hospital confinement and the covered person becomes confined to a hospital again within 90 days because of the same or related sickness, we will treat this confinement as a continuation of the prior confinement. If more than 90 days have passed between the periods of hospital confinement, we will treat this confinement as a new confinement.

Time Limits

After the rider has been in force for 12 months from the 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 effective date of the rider.

Important Words In The Rider

Covered Sickness means an illness, infection, disease or any other abnormal physical condition that:

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

Pre-existing Condition means a sickness or physical condition for which a covered person was treated, received medical advice or had taken medication within 12 months before the effective date of the rider.

What Is Not Covered By The Rider

We will not pay benefits for a hospital confinement that is caused by or occurs as the result of the covered person's:

- having injuries received in an accident;
- treatment for alcoholism or drug addiction unless the covered person is addicted to a narcotic taken on the advice of a doctor;
- treatment for dental care or dental care procedures;
- having elective procedures and/or cosmetic surgery or reconstructive surgery unless it is a result of trauma, infection, or other diseases;
- having a pre-existing condition as described and limited by the rider; or
- having a psychiatric or psychological condition including, but not limited to, affective disorders, neuroses, anxiety, stress and adjustment reactions. However, Alzheimer's Disease and other organic senile dementias are covered.

We will also not pay for any hospital confinement of a newborn child following his birth unless he is injured or sick.

Giving Birth Limitation

We will not pay benefits for hospital confinement due to any covered person giving birth within the first nine (9) months after the effective date of the rider as a result of a normal pregnancy, including elective Cesarean. Complications of pregnancy will be covered to the same extent as any other covered sickness.

Complications of pregnancy are those conditions, requiring treatment, whose diagnoses are distinct from pregnancy but are adversely affected by pregnancy or caused by pregnancy. These include, but are not limited to, acute nephritis, nephrosis, cardiac decompensation, missed abortion and similar medical and surgical conditions of comparable severity. This does not include false labor, morning sickness, hyperemesis gravidarum, and similar conditions associated with the management of a difficult pregnancy or non-elective Cesarean.



Colonial Life[®]
Making benefits count.

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Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.

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