



Group Accident Insurance

Accidental Death & Dismemberment Benefits

These benefits can help pay for expenses related to an accidental death. They can also help pay costs related to recovery and rehabilitation from an accidental dismemberment, including costs that your medical plan doesn't cover, like co-pays and deductibles.

Accidental death & dismemberment (AD&D) benefits

Accidental death and dismemberment benefits are available to you with group accident coverage, as well as all your covered family members. Talk with your benefits counselor about the level of AD&D benefits available to you.

Benefits are per covered person per covered accident unless stated otherwise.

	Economy	Basic	Preferred	Premier
	■	■	✕	■
Accidental death				
• Named insured	\$25,000	\$25,000	\$50,000	\$50,000
• Spouse ¹	\$25,000	\$25,000	\$50,000	\$50,000
• Children	\$5,000	\$5,000	\$10,000	\$10,000
Accidental death – Common carrier				
• Named insured	\$100,000	\$100,000	\$200,000	\$200,000
• Spouse ¹	\$100,000	\$100,000	\$200,000	\$200,000
• Children	\$20,000	\$20,000	\$40,000	\$40,000
Accidental dismemberment				
• Both feet	\$25,000	\$50,000	\$75,000	\$100,000
• Both hands	\$25,000	\$50,000	\$75,000	\$100,000
• One foot	\$6,000	\$7,500	\$9,000	\$15,000
• One hand	\$6,000	\$7,500	\$9,000	\$15,000
• Thumb and index finger of the same hand	\$3,000	\$3,750	\$4,500	\$7,500
Coma (7 or more consecutive days)	\$5,000	\$7,500	\$10,000	\$20,000
Home alterations and automobile modifications	\$500	\$1,000	\$1,500	\$2,000

Accidental death & dismemberment benefits (continued)

	Economy	Basic	Preferred	Premier
	■	■	■	■
Loss of use				
• Hearing (one ear)	\$6,000	\$7,500	\$9,000	\$15,000
• Hearing (both ears)	\$25,000	\$50,000	\$75,000	\$100,000
• Sight of one eye	\$6,000	\$7,500	\$9,000	\$15,000
• Sight of both eyes	\$25,000	\$50,000	\$75,000	\$100,000
• Speech	\$25,000	\$50,000	\$75,000	\$100,000
Paralysis				
• Uniplegia	\$6,000	\$7,500	\$9,000	\$15,000
• Hemiplegia	\$25,000	\$50,000	\$75,000	\$100,000
• Paraplegia	\$25,000	\$50,000	\$75,000	\$100,000
• Triplegia	\$25,000	\$50,000	\$75,000	\$100,000
• Quadriplegia	\$25,000	\$50,000	\$75,000	\$100,000



To learn more, talk with your Colonial Life benefits counselor.

1. Or domestic partner where permitted by law.

HEALTH SAVINGS ACCOUNT (HSA) COMPATIBLE

This plan is compatible with HSA guidelines and any other HSA plan in which a covered family member may participate. It may also be offered to employees who do not have HSAs.

THIS INSURANCE PROVIDES LIMITED BENEFITS.

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for this insurance.

EXCLUSIONS AND LIMITATIONS

We will not pay benefits for claims that are caused by, contributed to by, or resulting from elective procedures, felonies or illegal occupations, hazardous avocations, impaired driving, incarceration, racing, semi-professional or professional sports, sickness, suicide or self-inflicted injuries, war, or armed conflict.

STATE VARIATIONS FOR EXCLUSIONS AND LIMITATIONS

ID: "Semi-professional sports or professional sports" exclusion is replaced by "professional sports" exclusion.

IL: We will not pay benefits for claims that are caused by or resulting from Exclusions.

MD: Includes an exclusion for "Prohibited referrals." The "felonies or illegal occupations" and "impaired driving" exclusions apply only to Accidental Death and Dismemberment benefits.

MI: "Impaired driving" and "suicide or self-inflicted injuries" exclusions do not apply.

MN: "Suicide or self-inflicted injuries" exclusion does not apply.

NH: "Incarceration" and "racing" exclusions do not apply.

UT: We will not pay benefits for claims that are caused by or resulting from Exclusions.

VT: "Impaired driving" exclusion does not apply.

This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The insurance has exclusions and limitations which may affect any benefits payable. Applicable to policy form GAC4100-P and certificate form GAC4100-C (including state abbreviations where used, for example, GAC4100-P-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.