

Employee Coverage

In addition to disability coverage, this plan also provides employees with benefits for medical fees related to accidents, hospital confinement, accidental death and dismemberment, as well as fractures and dislocations. Even if you're not disabled, the following benefits are payable for covered accidental injuries:

Even if you're not disabled, the following benefits are payable for covered accidental injuries:

Medical Fees for Accidents Only

Medical Fees are for doctor office visits, X-rays, and hospital emergency room expenses, including supplies used.

Up to \$350

Hospital Confinement Benefit for Accident or Sickness

Pays in addition to disability benefit.

- Benefits begin on the first day of confinement in a hospital for a covered accident or covered sickness.
Up to 3 months \$1,200/month (\$40/day)
The Hospital Confinement benefit increases to \$6,200/month when the Total Disability benefit ends at age 70.

Accidental Death and Dismemberment Benefits

Benefits payable for death or dismemberment occurring within 90 days from date of accident.

- Accidental Death \$10,000
- Loss of a Finger or Toe
Single Dismemberment \$750
Double Dismemberment \$1,500
- Loss of a Hand, Foot or Sight of an Eye
Single Dismemberment \$5,000
Double Dismemberment \$10,000
- Common Carrier Death (includes school bus for school activities) \$20,000

Complete Fractures

Complete Fractures requiring closed reduction

Hip, Thigh	\$1,500
Vertebrae	1,350
Pelvis	1,200
Skull (depressed)	1,125
Leg	900
Foot, Ankle, Kneecap	750
Forearm, Hand, Wrist	750
Lower Jaw	600
Shoulder Blade, Collarbone	600
Skull (simple)	525
Upper Arm, Upper Jaw	525
Facial Bones	450
Vertebral Processes	300
Coccyx, Rib, Finger, Toe	120

Complete Dislocations

Complete Dislocations requiring closed reduction with anesthesia

Hip	\$1,350
Knee	975
Shoulder	750
Collarbone	675
Ankle, Foot	600
Hand	525
Lower Jaw	450
Wrist	375
Elbow	300
One Finger, Toe	120

- **For a fracture or dislocation** requiring an open operation, your benefit would be 1½ times the amount shown.
- **For a chip fracture**, your benefit would be 25% of the amount shown. Chip fractures are those in which a fragment of bone is broken off near a joint at a point where a ligament is attached.
- **For multiple fractures or dislocations**, you would receive each amount, up to a total of 1½ times the highest amount.
- **For your first dislocation**, you would receive the amount shown; however, recurrent dislocations of the same joint are not covered.

Optional Spouse and Dependent Coverage

You may cover one or all of the eligible dependent members of your family for an additional premium. Eligible dependents include your spouse and ALL dependent children who are younger than age 26.

Medical Fees for Accidents Only

Medical Fees are for doctor office visits, X-rays, and hospital emergency room expenses, including supplies used.

Up to \$350

Hospital Confinement Benefit for Accident or Sickness

- Up to 3 months \$1,200/month (\$40/day)

Accidental Death and Dismemberment Benefits

- Accidental Death \$1,000
- Loss of a Finger or Toe
 - Single Dismemberment \$75
 - Double Dismemberment \$150
- Loss of a Hand, Foot or Sight of an Eye
 - Single Dismemberment \$500
 - Double Dismemberment \$1,000
- Common Carrier Death (includes school bus for school activities) \$2,000

Here are some frequently asked questions about Colonial Life's Educator Income Protection insurance:

Will my disability income payment be reduced if I have other insurance?

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

When am I considered totally disabled?

Totally disabled means you are:

- Unable to perform the material and substantial duties of your job;
- Not, in fact, working at any job; and
- Under the regular and appropriate care of a doctor.

What if I want to return to work part-time after I am totally disabled?

You may be able to return to work part-time and still receive benefits. We call this "Partial Disability." This means you may be eligible for coverage if:

- You are unable to perform the material and substantial duties of your job for 20 hours or more per week,
- You are able to work at your job or your place of employment for less than 20 hours per week,
- Your employer will allow you to return to your job or place of employment for less than 20 hours per week; and
- You are under the regular and appropriate care of a doctor.

The total disability benefit must have been paid for at least one full month immediately prior to your being partially disabled.

When do disability benefits end?

The Total Disability Benefit will end on the policy anniversary date on or next following your 70th birthday.

The Hospital Confinement benefit increases when the Total Disability Benefit ends.

What if I change employers or retire?

If you change jobs or retire, you can take your coverage with you at no additional cost. Your coverage is guaranteed renewable for life as long as you pay your premiums when they are due or within the grace period.

How do I file a claim

Visit coloniallife.com or call our Policyholder Service Center at 1.800.325.4368 for additional information.

What is a pre-existing condition?

A pre-existing condition means a sickness or physical condition for which any covered person was treated, received medical advice, or had taken medication within 12 months before the effective date of the policy. If you are age 65 or older when the policy is issued, pre-existing conditions include only conditions specifically excluded from coverage by the rider.

If you become disabled due to a pre-existing condition, we will not pay for any disability period if it begins during the first 12 months the policy is in force.

What is a covered accident or a covered sickness?

A covered accident is an accident. A covered sickness means an illness, infection, disease or any other abnormal physical condition.

A covered accident or covered sickness:

- Occurs after the effective date of the policy;
- Occurs while the policy is in force; and
- Is of a type listed on the Policy Schedule; and
- Is not excluded by name or specific description in the policy.

EXCLUSIONS

We will not pay benefits for losses that are caused by or are the result of: alcoholism or drug addiction; flying; hazardous avocations; felonies or illegal occupations; having a pre-existing condition as defined and limited by the policy; psychiatric or psychological condition; racing; semi-professional or professional sports; suicide or self-inflicted injury, war or armed conflict.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy form NCK1000-NC. This is not an insurance contract and only the actual policy provisions will control.