



# Hospital Confinement Indemnity Insurance

## Optional Riders



Individual Medical Bridge<sup>SM</sup> offers two optional benefit riders – the daily hospital confinement rider and the enhanced intensive care unit confinement rider. For an additional cost, these riders can help provide extra financial protection to help with out-of-pocket medical expenses.

**Daily hospital confinement rider** ..... **\$100 per day**  
Per covered person per day of hospital confinement  
Maximum of 365 days per covered person per confinement

**Enhanced intensive care unit confinement rider** ..... **\$500 per day**  
Per covered person per day of intensive care unit confinement  
Maximum of 30 days per covered person per confinement

Re-confinement for the same or related condition within 90 days of discharge is considered a continuation of a previous confinement.

For more information,  
talk with your  
benefits counselor.

ColonialLife.com

THIS POLICY PROVIDES LIMITED BENEFITS.

**EXCLUSIONS**

We will not pay benefits for losses which are caused by: alcoholism or drug addiction, dental procedures, elective procedures and cosmetic surgery, felonies or illegal occupations, pregnancy of a dependent child, psychiatric or psychological conditions, suicide or injuries which any covered person intentionally does to himself or herself, war, or giving birth within the first nine months after the effective date of the rider. We will not pay benefits for hospital confinement of a newborn who is neither injured nor sick. We will not pay benefits for loss during the first 12 months after the effective date due to a pre-existing condition. A pre-existing condition is a sickness or physical condition for which a covered person was treated, had medical testing, received medical advice or had taken medication within the 12 months before the effective date of the rider.

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 policy has exclusions and limitations which may affect any benefits payable. Applicable to policy form IMB7000 and rider forms R-DHC7000 and R-EIC7000 (including state abbreviations where used, for example: IMB7000-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

**This form is not complete without a base form (101576, 101578, 101581, 562880, 562911 or 562942).**

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