

Group Medical Bridgesm 1.0 Plan Design At-A-Glance

Five plan designs. (May vary by state.) One plan design allowed per account, unless two distinct classifications



Making benefits count.

Plan 1*	Plan 2	Plan 3	Plan 4	Plan 5																																																																
Hospital Confinement 10 levels: \$500 - \$5,000 1/covered person/calendar year	Hospital Confinement 10 levels: \$500 - \$5,000 1/covered person/calendar year	Hospital Confinement 10 levels: \$500 - \$5,000 1/covered person/calendar year	Hospital Confinement 10 levels: \$500 - \$5,000 1/covered person/calendar year	Hospital Confinement 10 levels: \$500 - \$5,000 1/covered person/calendar year																																																																
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*Must select at least one Employer Optional Benefit

**Available with Level 10 (\$5,000) Hospital Confinement benefit

Certificates 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. Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand. (3/2011)

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Participation Requirements

Rate Structure	Employer Contribution	Guaranteed Issue (GI) with Pre-ex <u>included</u> – No health questions	Guaranteed Issue with Pre-ex <u>waived</u> (GX2)
Age-Banded	None	<u>Levels \$500-\$3,000:</u> The greater of 10 enrolled or 15% participation	The greater of 10 enrolled or 50% participation
		<u>Levels \$3,500-\$5,000:</u> The greater of 10 enrolled or 20% participation	
Composite	At least 50%	The greater of 10 enrolled or 25% participation	The greater of 10 enrolled or 50% participation
Discounted Composite	100% for EE*	GX2 Only	Minimum of 25 certificates enrolled
	100% for All		

*Employees will have the ability to buy up to family coverage. Employee premiums will be discounted; Spouse and Dependent premiums will not be discounted.

Healthcare, Education and Local & City Government accounts are limited to Hospital Confinement Levels 1-3 (\$500 - \$1,500). State and Federal Government Accounts are limited to Hospital Confinement Levels 1 & 2 (\$500 - \$1,000)



Edward T. MacConnell, CES, CBC, CHRS / President

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