



### Hospital Confinement Indemnity Insurance



Hospital Advantage Preferred		Option 1	Option 2	Option 3	Option 4	Individual Medical Bridge	Benefit:	Plan 1	Plan 2	Plan 3	
\$1,000 Lump-sum Benefit for Hospital Confinement		✗	✗	✗	✗	Hospital Confinement	Lump-sum Benefit for Hospital Confinement Level 1 - \$500 Level 2 - \$1000 Level 3 - \$1500 Level 4 - \$2000 Level 5 - \$2500 Level 6 - \$3000 Level 7 - \$4,000* * Needs underwriting approval Level 8 - \$5,000*	Employer Can Choose two Levels.	Employer Can Choose two Levels.	Employer Can Choose two Levels.	
Hospital Short-Stay	\$100 up to 2 Times	✗	✗	✗	✗	Observation Room	Two visits per covered person per calendar year	\$100 Per Visit	✗	✗	✗
Rehabilitation Facility	\$100 Per Day (15/30)	✗	✗	✗	✗	Rehabilitation Unit Confinement	15 days per confinement 30 days per year	\$100 Per Day	✗	✗	✗
Waiver of Premium	After 30 Days	✗	✗	✗	✗	Waiver of Premium	After 30 continuous days of a covered hospital confinement		✗	✗	✗
Surgical	\$50 - \$1,000			✗	✗	Outpatient Surgical Procedure	Lump-sum Benefit for Covered Outpatient Surgery (3 Options)		✗	✗	✗
Diagnostic Procedure	\$100			✗	✗	Diagnostic Procedure	Lump-sum Benefit for Covered Diagnostic Procedure (\$250 or \$500)				✗
						<b>Employer Choice Options:</b>					
						Optional Health Screening	Benefit for 24 Covered Health Screenings	\$50 or \$100			
						<b>Optional Medical Treatment Package</b>					
<b>Additional Benefits:</b>						Air Ambulance	\$1,000				
Air Ambulance	\$1,000		✗	✗	✗	Ambulance	\$100				
Ambulance	\$100		✗	✗	✗	Doctor's Office Visit	\$25				
Physician Visit	\$25		✗	✗	✗	Emergency Room Visit	\$100				
Hospital Emergency Room	\$100 up to 2 Times	✗	✗	✗	✗	Appliance	\$100				
						X-Ray	\$25				
						<b>Employee Choice Options:</b>					
						Optional Riders	Daily Hospital Confinement Rider	\$100 Per Day			
Daily Hospital Confinement	\$100 Per Day				✗	Enhanced Intensive Care Unit Confinement Rider	\$500 Per Day				
Daily Intensive Care Unit Confinement	\$100 Per Day				✗						
<b>Sample Weekly Premium</b>		Option 1	Option 2	Option 3	Option 4	<b>Sample Weekly Premium</b>		Level 2 - \$1,000	Plan 1	Plan 2*	Plan 3*
Age 17-75	Employee	\$ 7.53	\$ 9.36	\$ 11.04	\$ 13.29	Age Range 17-49	Employee	\$ 2.62	\$ 4.00	\$ 6.13	
	Employee & Spouse	\$ 11.16	\$ 14.97	\$ 18.09	\$ 22.26		Employee & Spouse	\$ 4.97	\$ 7.59	\$ 11.63	
	One-Parent Family	\$ 10.23	\$ 13.65	\$ 15.57	\$ 17.91		One-Parent Family	\$ 3.58	\$ 5.39	\$ 7.88	
	Two-Parent Family	\$ 12.63	\$ 17.07	\$ 20.16	\$ 23.49		Two-Parent Family	\$ 5.93	\$ 8.98	\$ 13.38	
						Age Range 50-59	Employee	\$ 5.70	\$ 5.70	\$ 8.19	
							Employee & Spouse	\$ 10.85	\$ 10.85	\$ 15.58	
							One-Parent Family	\$ 7.09	\$ 7.09	\$ 9.95	
							Two-Parent Family	\$ 12.23	\$ 12.23	\$ 17.33	
						Age Range 60-64	Employee	\$ 5.05	\$ 7.51	\$ 10.35	
							Employee & Spouse	\$ 9.59	\$ 14.27	\$ 19.65	
							One-Parent Family	\$ 6.01	\$ 8.89	\$ 12.10	
							Two-Parent Family	\$ 10.55	\$ 15.66	\$ 21.41	
						Age Range 65-75	Employee	\$ 6.73	\$ 9.66	\$ 12.57	
							Employee & Spouse	\$ 12.77	\$ 18.33	\$ 23.86	
							One-Parent Family	\$ 7.68	\$ 11.04	\$ 14.31	
							Two-Parent Family	\$ 13.73	\$ 19.72	\$ 25.61	

\*Plan 2 & 3 Rates are shown for Outpatient Surgery Option 1: Tier 1: \$500/ Tier 2 \$1,000; Max \$1,500

**Key Notes:** If you loaded up the Colonial Plan 3 with the \$100 Health Screening, Medical Treatment Package and both riders the premium for an employee under the age of 49 is \$10.67 this is still cheaper than the Aflac Option 4 which has less benefits. Plans are structured differently. With Colonial the employer can choose up to two plans and can choose to add additional benefits, and also the employee can choose to add additional benefits. This allows for our plans to be better suited to each individuals needs. With Colonial the employer makes a choice of what the hospital confinement lump-sum will be to help fill the deductible gap, with Aflac it is \$1,000 only.