

Eligibility:

- Full time employees working 20+ hours per week
- Spouse and Children (up to age 26) (Marital status does affect child coverage)
- Must be active at work on the effective date.
- No Health questions every year
- Portable at same price if you retire or leave.

Benefit Description	Benefit Amount
INJURIES	
Fractures	\$200-\$7,500
Dislocations	\$200-\$6,000
Second & Third Degree Burns	\$1,000 \$2,000-\$15,000
Concussions	\$375
Cuts/Lacerations	\$150-\$600
Eye Injuries (Surgery)	\$300
MEDICAL SERVICES AND TREATMENT	
Ambulance (Ground & Air)	\$300 \$1,500
Emergency Room Admission	\$150
Physician Follow-Up	\$50
Therapy Services	\$45 per day
Medical Testing Benefit (EKG, CAT, CT, etc.)	\$200
Medical Devices	\$100
Surgery	\$225-\$1,500
HOSPITAL COVERAGE (ACCIDENT)	
Admission	\$1,000 Hospital \$1,750 ICU
Confinement	\$250 per day Hospital \$400 per day ICU
Inpatient Rehab	\$150 per day

\$50 Wellness Benefit

Monthly Premiums	
Employee	\$15.78
Employee + Spouse	\$25.78
Employee + Child	\$28.04
Family	\$38.04

Example: Ashley's daughter, Brittany, plays soccer on the varsity high school team. During a recent game, she collided with an opposing player, was knocked unconscious and taken to the local emergency room by ambulance for treatment with a broken tooth and concussion.



Covered Event	Benefit Amount
Ambulance (Ground)	\$300
Emergency Room	\$150
Physician Follow-Up (2 x \$50)	\$100
Medical Testing	\$200
Concussion	\$375
Broken Tooth (Repaired by Crown)	\$300
Total Benefits Paid by Colonial	\$1,425