

Colonial Life.
Making benefits count.

Medical BridgeSM 3000

What's missing in your
health plan?



What's missing is a solution that can help minimize the impact of first dollar claims to your employees.

It's no secret where health care costs impact employees the most...

- Deductibles
- Out-of-pocket maximums
- Co-payments

And as employers struggle every year to provide affordable coverage, where are the gaps widening?

- Deductibles
- Out-of-pocket maximums

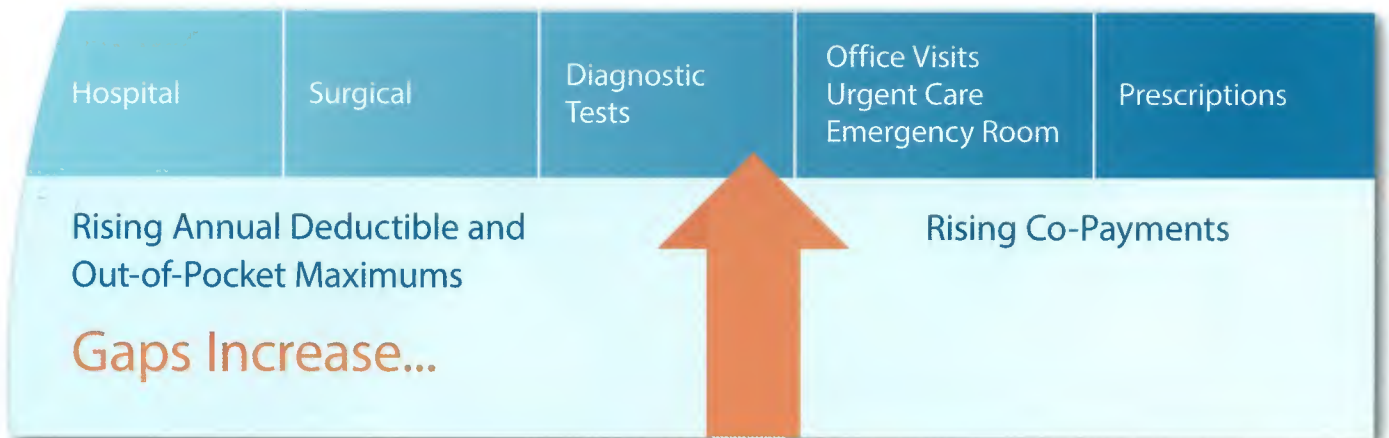
Co-payments may rise, but are generally to a manageable level. Although more frequent, these are typically lower-dollar claims that employees expect to pay.

While hospital stays are less frequent, medical treatment is increasingly trending toward outpatient services such as:

- Diagnostic testing
- Outpatient surgeries

These expenses are traditionally high-dollar claims which have a high potential to cause financial hardship if employees don't have secondary coverage to offset the gaps in their health plans.

Employees are very sensitive about losing coverage for routine health care. Therefore to provide affordable health care as costs continue to rise, employers raise annual deductibles and out-of-pocket maximums, increasing the employees' share of first-dollar expenses.



Colonial Life's Medical Bridge 3000 is what's missing.

Employers can continue to offer affordable health care and still help limit their employees' first dollar expenses.

Medical Bridge 3000 helps fill the gaps which can be financially devastating when unexpected health care expenses occur.

How can it help?

- Hospital confinement indemnity plan
- Offers employees the option to buy additional protection
- Targets the gaps in high-priced claims areas including:
 - Hospitalization
 - Outpatient surgeries
 - Diagnostic testing
 - Emergency room visits

As employers weigh the costs associated with annual health coverage renewals, selecting Medical Bridge 3000 to offset the increase in the deductibles may well be a less expensive alternative than the original renewal.

Employees are still protected and employer costs are controlled.

- You can't stop medical costs from rising.
- You can't prevent gaps in coverage from occurring.
- You **can** help employees manage those costs and cover those gaps by providing them with additional protection to help them in the areas where they need it the most.

Hospital	Surgical	Diagnostic Tests	Office Visits Urgent Care Emergency Room	Prescriptions
Rising Annual Deductible and Out-of-Pocket Maximums			Rising Co-Payments	
Medical Bridge 3000				

How does it work?

Five plan designs are available allowing employers flexibility to choose the one that works best with their health plan.

	Plan 1 (HSA-Compliant)	Plan 2	Plan 3	Plan 4	Plan 5
Hospital Confinement	Orange	Light Blue	Light Green	Orange	Red
Rehabilitation Unit	Orange	Light Blue	Light Green	Orange	Red
Wellness Benefit	Orange	Light Blue	Light Green	Orange	Red
Waiver of Premium	Orange	Light Blue	Light Green	Orange	Red
Outpatient Surgical Procedure	Light Blue	Light Blue	Light Green	Orange	Red
Diagnostic/ER	Light Blue	Light Blue	Light Green	Light Blue	Red
Doctor's Office Visit	Light Blue	Light Blue	Light Blue	Orange	Red

Benefits

- Designed to fit your preferred renewal options
- Helps employees manage first dollar expenses
- Easy to understand indemnity schedule of benefits
- Fast and direct claims payment to the employee; not tied to major medical claims decisions

Guaranteed Issue Underwriting with no Pre-Existing Conditions Option

- Available for employees only
- Works best with employer contribution
- Greater of 15 participants or 50% participation
- Up to \$3,000 hospital confinement benefit

Colonial Life has what's missing...ask your benefits representative how Medical Bridge 3000 can help your employees today.

Applicable to policy form MB3000. This coverage has exclusions and limitations that may affect benefits payable. Coverage type and benefits vary by state and may not be available in all states. See the outline of coverage for complete details.