

**Finally,** a voluntary solution to help  
with rising health care costs...



**Group  
Medical Bridge**

**Colonial Life**<sup>®</sup>

# Health care. It's the biggest concern for many employers today.

How to **afford** it.

How to **manage** it.

How to **provide** employees with **quality benefits**.

## The Shift

Employers are faced with limited options in struggling to deal with these issues. Not offering health insurance isn't the best choice because employer-sponsored health plans are a huge factor in employee recruiting, retention and loyalty. In fact, they're a key competitive advantage.

As health care costs continue to rise, employees are faced with increased deductibles, coinsurance and other costs.

## The Rift

What can you do to help employees with the rising costs of health care?

## The Bridge

Colonial Life's Group Medical Bridge<sup>SM</sup> insurance can offer employees a soft landing when faced with high out-of-pocket costs.



## How it works

Colonial Life's Group Medical Bridge is a group hospital confinement indemnity insurance plan that pays indemnity benefits to help cover out-of-pocket expenses associated with a covered hospital stay. Group Medical Bridge doesn't coordinate benefits with any other plan employers might have in place.

## How to file a claim

If the insured is confined to the hospital due to an accident or sickness, he or she submits claim information. Colonial Life pays the insured an indemnity benefit, which can be used to pay for out-of-pocket expenses and bills, as the insured chooses.

## Why it's appealing

### It's flexible

Group Medical Bridge insurance offers a flexible plan design that can be tailored to your specific needs.

We've also designed this product to have the maximum amount of underwriting and rate flexibility, which includes:

- Guaranteed issue (no health questions) and waiver of pre-existing conditions on all covered insureds when participation is met.
- Rates for voluntary business and employer-paid business.
- Premium discounts when the employer pays the premium.

### It's affordable

Both employers and employees will find Group Medical Bridge affordable. Employers can choose to pay all or some of the premiums or have employees pay their own.

### It's manageable

Situs state support for this product means all employees get the same plan and rate regardless of their location. Plan design and premiums are based on the account's domicile state.

Administration becomes a breeze with no more state variations spread among employees and no more juggling multiple plans and rates.

### It's acceptable

Health care reform doesn't impact Group Medical Bridge, or any Colonial Life products for that matter. In fact, voluntary benefits and the need for benefits communication and education will remain a very relevant part of employee benefit packages.

## Why employees will like it

- Four different coverage types are available, offering flexibility to cover employees and their families.
- Premiums are paid through convenient payroll deduction.
- Benefits are paid directly to them, unless they specify otherwise, and they can use them any way they see fit.
- Benefits are paid regardless of any other insurance coverage they may have.
- There are no lifetime maximums.

Best of all, it's backed by Colonial Life's prompt, accurate and courteous customer service.

## Why you should consider it

Group Medical Bridge insurance is marketed, underwritten and administered by Colonial Life, which means you are working with us.

And, when you work with us, you get a national team of trained benefit counselors who will educate and enroll employees during 1-to-1 benefits counseling sessions to ensure that they understand and appreciate *all* the benefits they have.

**Contact your Colonial Life benefits counselor today for a proposal and rates.**



### Colonial Life

1200 Colonial Life Boulevard  
Columbia, South Carolina 29210  
coloniallife.com

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