

Group Hospital Confinement Indemnity Insurance



If you got sick or hurt, could you cover all of your medical expenses?

Even if you have coverage that helps with most of the expenses, you may still have to deal with deductibles, co-payments and co-insurance. Not to mention all the other bills you're already paying each month—mortgage, groceries, electricity and gasoline. That money has to come from somewhere, too.

Paul Revere's Hospital Confinement Indemnity Insurance plan offers added financial protection for those out-of-pocket costs related to a covered accident or a covered sickness.

What benefits are included?

A \$_____ **Hospital Admission Benefit** can help pay for the costs associated with a hospital admission.
Maximum of 1 benefit per calendar year per covered person.

A **\$165 Daily Hospital Confinement Benefit** can help pay for the costs associated with a hospital stay.

A **\$150 Accident Only Emergency Room Visit Benefit** is provided when you require examination and treatment by a doctor in an emergency room due to a covered accident.

Maximum of 1 visit per covered person per calendar year.

How are benefits paid?

- Benefits are paid directly to you, unless you specify otherwise.
- Your benefits are paid regardless of any other coverage you may have.

Think about it. One plan could offer you even more financial protection. That's Paul Revere, *making benefits count.*

EXCLUSIONS

We will not provide benefits for injuries received in accidents or sicknesses which are caused by: dental care or treatment; cosmetic surgery; mental or emotional disorders; suicide or injuries which any covered person intentionally does to himself; war or serving in the armed forces, giving birth within the first 9 months after the certificate effective date. We will not pay for benefits for loss due to a pre-existing condition as defined in the certificate unless the pre-existing condition limitation period stated in the certificate schedule has been satisfied.

For cost and complete details, see your Paul Revere benefits counselor. Applicable to certificate number GMB1.0-C-NY. This is not an insurance contract and only the actual certificate provisions will control.

The certificate itself sets forth the rights and obligations of both you and the Insurance Company. It is therefore imperative that you **READ YOUR CERTIFICATE** carefully. The expected benefit ratio for this certificate is in excess of 60%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this certificate.

Colonial Voluntary Benefits products are underwritten by:

The Paul Revere Life Insurance Company, Worcester, MA

Administrative office: Colonial Voluntary Benefits, 1200 Colonial Life Boulevard, Columbia, SC 29210

colonial-paulrevere.com