Colonial Life®

The benefits of good hard work.®

CITY OF WEST SACRAMENTO



Employee Benefits Booklet

Chimienti & Associate
INSURANCE SERVICES

559 733-1670

FAX: 559 733-8058 • e-mail: info@chimienti.com

3400 West Mineral King Avenue • Suite B • Visalia, California 93291

License: #OC36832

chimienti.com

Colonial Life

Accident Coverage Benefits

Colonial Life pays these benefits once per covered person for each covered accident unless otherwise noted.

Accident Benefits	Plan 2	Plan 3
Accident Emergency Treatment- *4 visits per person per calendar year* (Doctor's office, urgent care facility or emergency room)	$125 per visit	$125 per visit
Accident Follow-Up Doctor Visit – (Doctor's office, urgent care facility or emergency room)	$50/visit 3 visits per covered accident; 12 visits per calendar year	$50/visit 4 visits per covered accident; 16 visits per calendar year
Accidental Death	$25,000 EE/SP; $5,000 CH	$50,000 EE/SP; $10,000 CH
Accidental Death: Common Carrier	$100,000 EE/SP; $20,000 CH	$200,000 EE/SP; $40,000 CH
Accidental Dismemberment: **Loss of Finger/Toe** **Loss of Hand/Foot/Sight**	 (1)$750;(2+)$1,500 (1)$7,500;(2+)$15,000	 (1)$1,500;(2+)$3,000 (1)$15,000;(2+)$30,000
Ambulance - Air - We will pay this benefit directly to the provider unless the air ambulance bill shows that all charges have been paid in full.	$1,500	$2,000
Ambulance – Ground - We will pay this benefit directly to the provider unless the air ambulance bill shows that all charges have been paid in full.	$200	$400
Appliances (such as wheelchair, crutches)	$100	$200
Blood/Plasma/Platelets	$300	$500
Burns (based on size and degree)	2nd Degree 36% of body: $1,000 3rd Degree 9sq"–18sq": $2,000 >18sq"–35sq": $4,000 Over 35 sq": $12,000	2nd Degree 36% of body: $1,500 3rd Degree 9sq"–18sq": $3,000 >18sq"–35sq": $6,000 Over 35 sq": $18,000
Burns - Skin Graft	50% of burn benefit	50% of burn benefit
Catastrophic Accident (For severe injuries that result in the total and irrevocable: loss of one hand and one foot; loss of both hands or both feet; loss or loss of use of one arm and one leg; loss or loss of use of both arms or both legs; loss of sight of both eyes; loss of hearing of both ears; loss of the ability to speak.) 6 month elimination period	$50,000 EE/SP; $25,000 CH	$75,000 EE/SP; $37,500 CH
Coma (duration of at least 14 consecutive days)	$10,000	$20,000

This information is only intended for proposal use with employers.
Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.
1/15 Colonial Life & Accident Insurance Company 1200 Colonial Life Boulevard, Columbia, South Carolina 29210

Accident Benefits	Plan 2	Plan 3
Concussion	$150	$200
Dislocation (Based on joint and if repaired by open or closed reduction)	$150 - $6,000	$200 - $8,000
Emergency Dental Work	$300 (crown, implant or denture) or $100 (extraction)	$600 (crown, implant or denture) or $200 (extraction)
Eye Injury	$300	$400
Fracture (Based on bone and if repaired by open or closed reduction)	$150 - $7,500	$200 - $10,000
Hospital Admission[1]	$1,000	$1,500
Hospital Confinement[2]	$200/day, up to 365 days	$300/day, up to 365 days
Hospital Confinement Due to Covered Sickness benefit (Optional Benefit)	$100/day, max 30 days	$100/day, max 30 days
Hospital ICU Admission[1]	$1,500	$2,500
Hospital ICU Confinement[2]	$400/day, up to 15 days	$600/day, up to 15 days
Rehabilitation Unit Confinement[3]	$100/day, up to 15 days per covered accident, and up to 30 days per calendar year	$150/day, up to 15 days per covered accident, and up to 30 days per calendar year
Knee Cartilage - Torn	$500	$1,250
Laceration (based on size and repair)	No Stitches: $25 With stitches less than 2": $75 2'-6": $300 greater than 6": $600	No Stitches: $50 With stitches less than 2": $150 2'-6": $600 greater than 6": $1,200
Lodging (Companion) (per day up to 30 days)	$150	$200
Medical Imaging Study (Limit one per covered person per calendar year)	$150	$400
Pain Management (Epidural Anesthesia)	$100	$150
Prosthetic Device/Artificial Limb	$500 (1); $1,000 (2+)	$1,000 (1); $2,000 (2+)
Ruptured Disc with Surgical Repair	$500	$1,200
Surgery- Cranial, Open Abdominal, Thoracic	$1,500	$2,000
Surgery- Hernia	$200	$250
Surgery – Exploratory and Arthroscopic	$150	$250
Tendon/Ligament/Rotator Cuff	$500(1); $750(2+)	$1,200(1); $1,800(2+)
Therapy - Occupational and Physical Therapy (per day, up to 10 days)	$25	$40
Transportation (per trip, up to 3 trips per accident)	$500	$600
X-Ray Benefit	$30	$50

[1]We will not pay the hospital admission benefit and the hospital ICU admission benefit for the same covered accident simultaneously.

[2]We will not pay the hospital confinement benefit and the hospital ICU confinement benefit simultaneously.

[3]We will not pay the hospital confinement benefit and the rehabilitation unit confinement benefit simultaneously.

This information is only intended for proposal use with employers.
Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.
1/15 Colonial Life & Accident Insurance Company 1200 Colonial Life Boulevard, Columbia, South Carolina 29210

Colonial Life

Optional Employer-Selected Benefit

Hospital Confinement due to Covered Sickness with Heath Screening

The employer chooses whether to offer the Group Accident plan with Hospital Confinement due to Covered Sickness.

- Pays $100 per day if an insured is confined in a hospital because of a covered sickness
- Pays benefits for up to 30 days per confinement
- 12/12 Pre-existing Condition Limitation applies

Only one health screening benefit amount per plan, per account may be chosen by the employer.

- Available amounts: $50 or $100
- Payable once per calendar year per covered person
- 30-day waiting period

Tests include:

- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA125 (blood test for ovarian cancer)
- Carotid doppler
- CEA (blood test for colon cancer)
- Chest x-ray
- Colonoscopy
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test to determine level of HDL and LDL
- Serum protein electrophoresis (blood test for myeloma)
- Stress test on a bicycle or treadmill
- Skin cancer biopsy
- Thermography
- ThinPrep pap test
- Virtual colonoscopy

Eligibility Requirements

- Issue ages are 17 - 64 for both employee and spouse
- The employee is actively working at least 15 hours per week
- The employee must be actively at work at the time of application
- Dependent children (as defined in the certificate)

Participation Requirement

To offer this plan, we require a minimum of 10 enrolled eligible employees.

Definitions

Pre-existing Condition means any covered person:

- received medical treatment, care or services for a diagnosed condition or took prescribed medication for a diagnosed condition in the 12 months immediately prior to the effective date of coverage under the certificate; or
- suffered from a physical or mental condition, whether diagnosed or undiagnosed, which was misrepresented or not disclosed in your application:

This information is only intended for proposal use with employers.
Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.
1/15 Colonial Life & Accident Insurance Company 1200 Colonial Life Boulevard, Columbia, South Carolina 29210

- for which a covered person received a physician's advice or treatment within 12 months before the date of issue, or;
- which caused symptoms within one year before the date of issue for which a prudent person would usually seek medical advice or treatment.

After the rider has been in force for 12 months from the coverage effective date of the rider, we will pay benefits for any pre-existing condition not otherwise excluded by name or specific description if the covered confinement began more than 12 months after the coverage effective date of the rider.

Pre-existing Conditions apply to the Hospital Confinement due to Covered Sickness rider only.

What is Not Covered

Accident Coverage Plans will not provide benefits for losses that are caused by, contributed to by or occur as a result of a covered person's:

- Hazardous avocations
- Felonies or illegal occupations
- Racing
- Semi-professional or professional sports
- Sickness
- Suicide or self-inflicted injuries
- War or armed conflict

In addition to the exclusions listed above, we also will not pay the **Catastrophic Accident benefit** for injuries that are caused by or are the consequence of:

- Birth
- Intoxicants and narcotics

In addition to the base plan exclusions listed above, the **Hospital Confinement due to Covered Sickness rider** will not provide benefits for losses that are caused by, contributed to by or occurs as a result of a covered person's:

- Accidental Injuries
- Alcoholism or Drug Addiction
- Dental Care
- Elective Procedures
- Pre-Existing Condition
- Psychiatric or Psychological Conditions
- War or Armed Conflict
- Well Baby Care Exclusion
- Giving Birth Limitation. We will not pay benefits for hospital confinement due to any covered person giving birth within the first nine (9) months after the coverage effective date of the rider as a result of a normal pregnancy

Underwriting Guidelines

Guaranteed Issue

- Available during all enrollments and for new hires during the new hire eligibility period
- All coverage is Guaranteed Issue so there are no health questions
- The Pre-existing Condition Limitation only applies to Hospital Confinement due to Covered Sickness

This information is only intended for proposal use with employers.
Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.
1/15 Colonial Life & Accident Insurance Company 1200 Colonial Life Boulevard, Columbia, South Carolina 29210

Deductions per year: 12

Group Accident for CA

Applicable to policy forms GACC1.0-P & GACC1.0-C

- On/Off-Job Accident Coverage, Sickness Hospital Confinement Benefit, Health Screening Benefit ($50)

Plan 2

ISSUE AGE	NAMED INSURED	EMPLOYEE & SPOUSE	ONE-PARENT FAMILY	TWO-PARENT FAMILY
17-64	$20.53	$34.64	$36.16	$50.27

Group Accident for CA

Applicable to policy forms GACC1.0-P & GACC1.0-C

- On/Off-Job Accident Coverage, Sickness Hospital Confinement Benefit, Health Screening Benefit ($50)

Plan 3

ISSUE AGE	NAMED INSURED	EMPLOYEE & SPOUSE	ONE-PARENT FAMILY	TWO-PARENT FAMILY
17-64	$29.29	$48.80	$50.38	$69.89

Important Notice

Insurance coverage has exclusions and limitations that may affect benefits payable. For a complete description of benefits, limitations and exclusions, please refer to an outline of coverage, sample policy/certificate, proposal description or see your Colonial Life benefits counselor. Coverage type, benefits and rates vary by state. Coverage may not be available in all states. Rates provided are illustrative and your actual premium may be different depending on your particular situation and plan choices.

Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.

© 2014 Colonial Life & Accident Insurance Company
"Colonial Life," and the Colonial Life logo, separately and in combination, are service marks of Colonial Life & Accident Insurance Company. All rights reserved.

For more information, contact:
Chimienti & Associates Insurance Services
(877) 733-1670
info@chimienti.com

Colonial Life®
The benefits of good hard work.®

ColonialLife.com

©2014 Colonial Life & Accident Insurance Company, Columbia, SC | Colonial Life insurance products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.

7-14 | NS-13469