

Medical Bridge



HOLMES COMMUNITY COLLEGE

1-800-HOLMES-4 • 662-472-2312
NO.1 HILL STREET • P.O. BOX 369 • GOODMAN, MS 39079

This is merely a summary of benefits. Limitations and exclusions apply.
Please see the plan document for specific details and provisions of the plan.

- Colonial Life Medical Bridge 3000 -

- Colonial's **Medical Bridge 3000** insurance provides benefits to employees to help pay for deductible and coinsurance costs, as well as everyday living expenses. And we pay benefits directly to you, unless otherwise specified.
- Employees can choose a level of hospital confinement. Employee; Employee and Spouse; Employee and Dependent Children; and Employee, Spouse and Dependent Children plans are available.
- Benefits from \$500 to \$3,000.

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- Colonial Life Medical Bridge 3000 – Features

- Coverage is guaranteed renewable for life as long as premiums are paid when due or during the grace period.
- Coverage is portable. You can take your coverage with you if you change jobs or leave HCC.
- Benefits are paid in addition to other insurance you may have with other insurance companies.
- Benefits are paid directly to you unless you specify otherwise or assign your benefits.

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- Colonial Life Medical Bridge 3000 – Features (cont'd)

- Benefits are paid as a lump sum.
- There is no elimination period.
- There is no waiting period.
- There are no deductibles or lifetime maximums to any of the benefits.

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- Colonial Life Medical Bridge 3000 – Eligibility Requirements

- Issue ages 17-74 for both employee and spouse.
- The Proposed Insured is the employee or the spouse if the employee is not eligible.
- The employee must be actively at work at the time of application.
- The employee must be actively working 20 hours per week.
- Children younger than the age of 26 are eligible dependents.

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- Colonial Life Medical Bridge 3000 – Premium Information

- Premiums are not based on occupational risk.
- Premiums are age banded: 17-49, 50-59, 60-64, and 65-74.
- Premiums do not increase as the employee reaches a new age band.
- Premium levels are available for employees; employee and spouse; employee and dependents; employee, spouse and dependents.

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- Colonial Life Medical Bridge 3000 – Definitions

Pre-Existing Condition is a sickness or physical condition, for which any covered person was treated, had medical testing, received medical advice or had taken medication within 12 months before the effective date of the policy.

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- Colonial Life Medical Bridge 3000 – Other Important Provisions

Time Limits on Certain Defenses - After this policy has been in force for 12 months from the effective date of this policy, we will pay benefits for any loss as a result of a pre-existing condition not excluded by name or specific description if the covered loss began 12 months after the effective date of the policy.

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- Colonial Life Medical Bridge 3000 - What is NOT covered (General Exclusions & Limitations)

Benefits will not be paid for injuries received in accidents or for sicknesses which are caused by:

- Alcoholism or drug addiction
- Birth in the first nine months after the effective date of the policy (only applies to the Hospital Confinement Benefit)
- Dental Procedures
- Elective procedures & cosmetic surgery
- Illegal activities
- Pre-existing conditions
- Pregnancy of a dependent child
- Psychiatric or psychological conditions
- Suicide or injuries which any covered person intentionally does to himself
- War
- Well Baby Care

This list does not include a complete description of each limitation and exclusion. To obtain a complete description, please refer to an outline of coverage, sample policy or see your Colonial Representative.

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Colonial Life

Medical Bridge 3000 Rates

Please see the benefits
website for rate
information.

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Colonial Life Claims

Claim forms can be downloaded:

www.coloniallife.com

or call

800-3CLAIMS (800-325-2467)

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