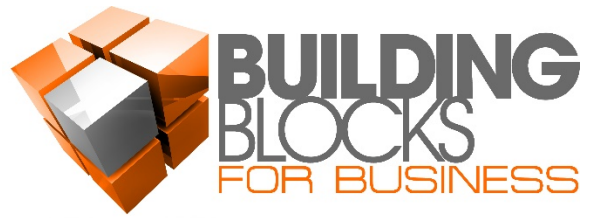


REEP
Colonial Life
2020 Open Enrollment



NEW!

Upgraded Version of Group Medical Bridge now available on BenefitBridge!

Group Medical Bridge/Hospital Confinement provides benefits to employees to help with the out-of-pocket medical and non-medical expenses related to events such as hospital confinement, outpatient surgery, diagnostic tests and more.

New Features Include:



- ✓ Medical Treatment Package
- ✓ Ambulance + Dr. Visits + Appliances
 - ✓ Emergency Room Visits
 - ✓ Diagnostic & X-Ray
- ✓ *No age restrictions! Issue Age is 17+*

This benefit has Guaranteed Issue available for all New Enrollees!

Building Blocks for Business is the agency that services the Group Medical Bridge/Hospital Confinement plan offered through Colonial Life.



Questions? Contact Building Blocks!

 Call: (702) 852-1446
 Email: westservice@bbforb.com

Group Medical Bridge 7000

Group Medical Bridge/Hospital Confinement provides benefits to employees to help with the out-of-pocket medical and non-medical expenses related to events such as hospital confinement, outpatient surgery, diagnostic tests and more.

<u>Plan 1 Benefits:</u>	<u>Description:</u>
HSA Compliant <i>This plan can be paired with an HSA Medical Plan. If you are currently enrolled or choose to enroll in an HSA Medical Plan, it must be paired with a Plan 1 Group Medical Bridge design.</i>	Plan 1
Hospital Confinement Maximum of one benefit per covered person per calendar year	\$1,000 or \$1,500
Inpatient Mental and Nervous <i>This benefit is payable for confinement to a hospital or mental health facility as the result of a mental and/or nervous disorder.</i>	\$500 per day with a maximum of one day per covered person per calendar year. Subject to a lifetime maximum benefit of \$2,000 per covered person.
Medical Treatment Package (Accident Only) 1. Air Ambulance 2. Ambulance 3. Appliance 4. Doctor's Office Visit/Telemedicine 5. Emergency Room Visit 6. X-Ray	1. \$1,000/day with a maximum of one day per covered person per calendar year 2. \$100/day with a maximum of one day per covered person per calendar year 3. \$100/day with a maximum of one day per covered person per calendar year 4. \$25/day with a maximum of three days per calendar year for named insured only coverage; maximum of five days per calendar year for all covered persons combined for family coverage 5. \$100/day with a maximum of two days per covered person per calendar year 6. \$25/day with a maximum of two days per covered person per calendar year
Health Screening Benefit/Wellbeing Assistance <i>Subject to 30-day waiting period</i>	\$100 per day with a maximum of one day per covered per calendar year.

MONTHLY RATES (12 PAY PERIODS)	ISSUE AGE	NAMED INSURED	EMPLOYEE & SPOUSE	ONE-PARENT FAMILY	TWO-PARENT FAMILY
Plan 1, Level 2: \$1,000	17+	\$16.91	\$33.58	\$23.47	\$40.15
Plan 1, Level 3: \$1,500	17+	\$21.33	\$43.06	\$29.51	\$51.25

10THLY RATES (10 PAY PERIODS)	ISSUE AGE	NAMED INSURED	EMPLOYEE & SPOUSE	ONE-PARENT FAMILY	TWO-PARENT FAMILY
Plan 1, Level 2: \$1,000	17+	\$20.29	\$40.30	\$28.16	\$48.18
Plan 1, Level 3: \$1,500	17+	\$25.60	\$51.67	\$35.41	\$61.50

Group Medical Bridge 7000 is underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.

Note: If you are currently enrolled in a prior version of this plan, you may remain enrolled and continue coverage OR transfer to the NEW Group Medical Bridge 7000 plan. It is your choice!

Group Medical Bridge 7000

Group Medical Bridge/Hospital Confinement provides benefits to employees to help with the out-of-pocket medical and non-medical expenses related to events such as hospital confinement, outpatient surgery, diagnostic tests and more.

Plan 2 Benefits:	Description:
Hospital Confinement <i>Maximum of one benefit per covered person per calendar year</i>	\$500 or \$3,000
Inpatient Mental and Nervous <i>This benefit is payable for confinement to a hospital or mental health facility as the result of a mental and/or nervous disorder.</i>	\$500 per day with a maximum of one day per covered person per calendar year. Subject to a lifetime maximum benefit of \$2,000 per covered person.
Medical Treatment Package (Accident & Sickness) 1. Air Ambulance 2. Ambulance 3. Appliance 4. Doctor's Office Visit/Telemedicine 5. Emergency Room Visit 6. X-Ray	1. \$1,000/day with a maximum of one day per covered person per calendar year 2. \$100/day with a maximum of one day per covered person per calendar year 3. \$100/day with a maximum of one day per covered person per calendar year 4. \$25/day with a maximum of three days per calendar year for named insured only coverage; maximum of five days per calendar year for all covered persons combined for family coverage 5. \$100/day with a maximum of two days per covered person per calendar year 6. \$25/day with a maximum of two days per covered person per calendar year
Diagnostic Benefit (Plan 2 Only) <i>The Diagnostic Procedure benefit is payable once per day with a maximum of one day per covered person per calendar year for the specified diagnostic procedures.</i>	\$250
Outpatient Surgery - Tier 1 (Plan 2 only) <i>Tier 1 Examples: Colonoscopy, Hemorrhoidectomy, Laparoscopic hernia repair, Tonsillectomy, Pacemaker insertion, Foot surgery (bunionectomy, exostectomy, arthroplasty, hammertoe repair), Removal of tendon lesion</i> <i>Tier 2 Examples: Breast reconstruction, Breast reduction, Angioplasty, Cardiac catheterization, Exploratory laparoscopy, Ethmoidectomy, Cataract surgery, Glaucoma surgery, Hysterectomy, Myomectomy, Arthroscopic knee surgery with meniscectomy (knee cartilage repair), Dislocations & Fractures (open reduction with internal fixation), Tendon/ligament repair</i>	<ul style="list-style-type: none"> • Tier 1: \$500 • Tier 2: \$1,000 • Maximum Outpatient Surgery Benefit: \$1,500 <ul style="list-style-type: none"> • Per covered person per calendar year for all covered
Daily Hospital Confinement	\$100 per day with a maximum of 365 days per covered person per confinement
Health Screening Benefit/Wellbeing Assistance <i>Subject to 30-day waiting period</i>	\$100 per day with a maximum of one day per covered person per calendar year.

MONTHLY RATES (12 PAY PERIODS)	ISSUE AGE	NAMED INSURED	EMPLOYEE & SPOUSE	ONE-PARENT FAMILY	TWO-PARENT FAMILY
Plan 2, Level 1: \$500	17-99	\$28.09	\$58.37	\$42.75	\$73.04
Plan 2, Level 6: \$3,000	17-99	\$55.48	\$117.15	\$80.18	\$141.87

10THLY RATES (10 PAY PERIODS)	ISSUE AGE	NAMED INSURED	EMPLOYEE & SPOUSE	ONE-PARENT FAMILY	TWO-PARENT FAMILY
Plan 2, Level 1: \$500	17-99	\$33.71	\$70.04	\$51.30	\$87.65
Plan 2, Level 6: \$3,000	17-99	\$66.58	\$140.58	\$96.22	\$170.24

Group Medical Bridge 7000 is underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.

Note: If you are currently enrolled in a prior version of this plan, you may remain enrolled and continue coverage OR transfer to the NEW Group Medical Bridge 7000 plan. It is your choice!

Frequently Asked Questions by Employees

Question	Answer
Q: What is the Group Medical Bridge/Hospital Confinement?	A: This plan provides benefits to employees to help with the out-of-pocket medical and non-medical expenses related to events such as hospital confinement, outpatient surgery, diagnostic tests and more.
Q: How does the Group Medical Bridge/Hospital Confinement plan work with my Health Insurance?	A: The Group Medical Bridge/Hospital Confinement plan is an indemnity-based benefit, meaning the plan does NOT coordinate with other insurance plans. The plan pays cash benefits directly to you to help offset costs related to events such as hospital confinement, outpatient surgery, diagnostic tests and more.
Q: Can I still enroll in the Group Medical Bridge/Hospital Confinement Plan if I'm not enrolled in my employer's medical plan?	A: Yes! You can still enroll in this plan if you have comprehensive medical coverage elsewhere.
Q: What if I have a pre-existing condition? Can I still get coverage?	<p>A: Yes! Guaranteed Issue is available! This means that coverage will issue regardless of health conditions.</p> <p>A Pre-existing Condition is a sickness or physical condition for which a covered person was diagnosed or treated within 12 months before the coverage effective date. A pre-existing condition only applies to the following benefits, if included: Hospital Confinement, Daily Hospital Confinement, Diagnostic Procedure, Inpatient Mental and Nervous, Outpatient Surgical Procedure, Rehabilitation Unit Confinement and Specified Critical Illness. After the certificate has been in force for 12 months from the coverage effective date, 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 coverage effective date.</p>
Q: Can I keep the plans if I move or retire?	A: No. This plan is not portable.
Q: Can I cover my family?	A: Yes! You can cover eligible dependents (i.e. spouse and children) on this plan!
Q: How long are my children covered?	A: Children younger than the age of 26 are considered eligible dependent children.
Q: Does the rate change as I age?	A: No. The rates are not age-banded.
Q: How do I file a claim?	A: You can file a claim online by registering as a policyholder at https://www.coloniallife.com/ or by using the mobile app! If you require any assistance, please contact the Building Blocks service team by emailing westservice@bbforb.com .
Q: How do I enroll or make changes?	A: Your employer will establish a defined enrollment period (the timeframe) in which you can enroll. The Group Medical Bridge plan will be available as a voluntary plan option within the menu of benefits in BenefitBridge. Please reference the instructions provided by your District on how to login to your personal BenefitBridge portal.
Q: What if I have a question outside of open enrollment?	A: We are here for you year-round! Simply email westservice@bbforb.com whenever you have a question. You can view your policies by registering at https://www.coloniallife.com and downloading the My Colonial Life mobile app.
Q: Do I still have coverage if I am traveling outside of the country?	A: There may be global coverage available.