

# Group Hospital Confinement Indemnity Insurance Plan 2

Group Medical Bridge<sup>SM</sup> insurance can help with medical costs that your health insurance may not cover. These benefits are available for you, your spouse and eligible dependent children.

**Hospital confinement benefit**.....**\$1,500 per day**

Maximum of one day per covered person per calendar year

## Outpatient surgical procedure benefit

■ **Tier 1**.....**\$500 per day**

■ **Tier 2**.....**\$1,000 per day**

Maximum of \$1,500 per covered person per calendar year for Tier 1 and 2 combined Maximum of one day per outpatient surgical procedure

The surgeries listed below are only a sampling of the surgeries that may be covered. Surgeries must be performed by a doctor in a hospital or ambulatory surgical center. For complete details and definitions, please refer to your certificate.

## Tier 1 outpatient surgical procedures

### ■ Breast

- Axillary node dissection
- Breast capsulotomy
- Breast reconstruction
- Lumpectomy

### ■ Cardiac

- Pacemaker insertion

### ■ Digestive

- Colonoscopy
- Fistulotomy
- Hemorrhoidectomy (external)
- Lysis of adhesions

### ■ Skin

- Laparoscopic hernia repair
- Skin grafting

### ■ Ear, nose, throat, mouth

- Adenoidectomy
- Removal of oral lesions
- Myringotomy
- Tonsillectomy
- Tracheostomy

### ■ Gynecological

- Dilation and curettage (D&C)
- Endometrial ablation
- Lysis of adhesions

### ■ Liver

- Paracentesis

### ■ Musculoskeletal system

- Carpal/cubital repair or release
- Dislocation (closed reduction treatment) other than a finger or toe
- Foot surgery (bunionectomy, exostectomy, arthroplasty, hammertoe repair)
- Fracture (closed reduction treatment) other than a rib, finger or toe
- Removal of orthopedic hardware
- Removal of tendon lesion

For more information,  
talk with your  
benefits counselor.

## Tier 2 outpatient surgical procedures

- **Breast**
  - Breast reduction
- **Cardiac**
  - Angioplasty
  - Cardiac catheterization
- **Digestive**
  - Exploratory laparoscopy
  - Laparoscopic appendectomy
  - Laparoscopic cholecystectomy
- **Ear, nose, throat, mouth**
  - Ethmoidectomy
  - Mastoidectomy
  - Septoplasty
  - Stapedectomy
  - Tympanoplasty
  - Tympanotomy
- **Eye**
  - Cataract surgery
  - Corneal surgery (penetrating keratoplasty)
  - Glaucoma surgery (trabeculectomy)
  - Vitrectomy
- **Gynecological**
  - Myomectomy
- **Musculoskeletal system**
  - Arthroscopic knee surgery with meniscectomy (knee cartilage repair)
  - Arthroscopic shoulder surgery
  - Clavicle resection
  - Dislocations (open reduction with internal fixation)
  - Fracture (open reduction with internal fixation)
  - Removal or implantation of cartilage
  - Tendon/ligament repair
- **Thyroid**
  - Excision of a mass



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THIS POLICY PROVIDES LIMITED BENEFITS.

### EXCLUSIONS

We will not pay benefits for losses which are caused by: dental procedures, elective procedures, cosmetic surgery, felonies or illegal occupations, intoxicants or narcotics, pregnancy of a dependent child, psychiatric or psychological conditions, suicide, intentional injuries, war, armed forces service or giving birth within the first nine months after the certificate effective date. We will not pay benefits for hospital confinement of a newborn who is neither injured nor sick. We will not pay benefits for loss during the first 12 months after the effective date due to a pre-existing condition, which means a sickness or physical condition for which a covered person was treated, had medical testing, received medical advice or had taken medication within the 12 months before the certificate effective date.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy forms GMB1.0-P-AU-TX-R and GMB1.0-P-EE-TX-R and certificate forms GMB1.0-C-AU-TX-R and GMB1.0-C-EE-TX-R. This is not an insurance contract and only the actual certificate provisions will control.

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