



## NEWS RELEASE

FOR IMMEDIATE RELEASE

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**Media Contact:**

Jeanne Reynolds  
(803) 213-6274  
jdreynolds@coloniallife.com

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Colonial Supplemental Insurance is the marketing brand of Colonial Life & Accident Insurance Company. Colonial is a market leader in providing voluntary insurance to employees and their families through the workplace, along with personal benefits communication, enrollment capabilities and a commitment to service. Colonial Supplemental Insurance products are underwritten by Colonial Life & Accident Insurance Company and include a broad portfolio of insurance coverages, such as disability, accident, life, and supplemental accident and health insurance policies. Similar products, if approved, are underwritten in New York by a Colonial affiliate, The Paul Revere Life Insurance Company.

Colonial is based in Columbia, S.C. and has been named one of the top four best large companies to work for in South Carolina. A subsidiary of Unum Group, Colonial is based in Columbia, S.C. and operates in 49 states, the District of Columbia and Puerto Rico. "Colonial Supplemental Insurance," "for what happens next" and the logo, separately and in combination, are registered service marks of Colonial Life & Accident Insurance Company. All rights reserved.

1200 Colonial Life Boulevard, Columbia,  
South Carolina 29210 803.798.7000  
[www.coloniallife.com](http://www.coloniallife.com)

### **Voluntary Gap-Filler Product Helps Workers With Health Insurance Cover Increasing Medical Expenses**

**New voluntary supplemental health plan from Colonial Life & Accident Insurance Company helps employers better manage their benefits programs, employees better manage increased financial risk.**

**COLUMBIA, S.C. (Aug. 21, 2007)** — The Medical Bridge<sup>SM</sup> 3000 plan, a new hospital confinement indemnity insurance plan from Colonial Life & Accident Insurance Company, can help businesses offer their employees a solution to help fill coverage gaps and protect employees against increasing out-of-pocket expenses.

As health care costs continue to increase, many businesses are moving toward high-deductible major medical plans in an effort to better manage benefits program costs. Yet this approach can put employees at greater financial risk, forcing them to pay the expanding difference between what their health insurance covers and what their medical care costs. In fact, more than six in 10 adults who say they have problems paying medical bills are covered by insurance.<sup>1</sup>

“Medical Bridge 3000 is a voluntary supplemental health plan that helps fill gaps in coverage under a high-deductible major medical plan, such as increased deductibles and out-of-pocket maximums,” says Monica Francis, Colonial’s assistant vice president of product marketing. “The product pays lump-sum benefits for medical expenses resulting from inpatient hospitalization and rehabilitation unit or outpatient services, diagnostic testing, doctor’s office visits and wellness checkups. For example, an employee who has to go into the hospital may have to pay a \$1,500 deductible before health insurance kicks in – money the employee has to pay up front. With Medical Bridge 3000, however, the employee would receive a lump-sum benefit payment for the inpatient confinement and could use it to help pay for the deductible.”

Colonial’s new Medical Bridge<sup>SM</sup> 3000 plan has features that can meet the needs of employers and employees alike:

- **Variety of benefit amounts to work with an array of medical plans and deductibles.** Benefits for hospital confinement,

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rehabilitation unit confinement, outpatient surgical procedures, diagnostic tests, emergency room treatment, doctor's office visits, annual physical exams and wellness tests.

- **Underwriting options.**
  - **Standard underwriting** – few health questions and virtually no participation requirements.
  - **Standard guaranteed issue** – coverage is available to all employees if participation requirements are met.
  - **Guaranteed issue with waiver of pre-existing conditions** – allows all employees and conditions to be covered, regardless of health, if participation requirements are met.
- **A plan compatible with a health savings account.**
  - **Level, age-banded rates.** No increases when moving to a new age band and no re-rating at the account level.
  - **Spouse and dependent children coverage options.**
  - **Portability.** The employee owns the policy and can keep it if he or she changes jobs or leaves the company.
  - **Benefits paid to insured,** unless otherwise specified, and paid regardless of any other coverage the insured may have with other insurance companies.
  - **No lifetime maximum.**
  - **Affordable premiums.**

Because the Medical Bridge<sub>SM</sub> 3000 plan is a voluntary product, companies can offer it to employees and pay all, some or none of the premiums. Employees can then choose the coverage if they feel they need it.

“This new product is flexible enough to complement today’s wide variety of health plans,” Francis adds. “It’s a viable solution. Employers moving to a high-deductible health plan can offer Medical Bridge 3000 as an option to help employees cover their increased out-of-pocket expenses.”

<sup>1</sup> USA Today/Kaiser Family Foundation/Harvard School of Public Health Care Costs Survey, conducted April 25–June 9, 2005.

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