In just one year, the average family will incur more than $4,000 in out-of-pocket medical costs.

Milliman Medical Index, 2015

Over the last five years, the percentage of covered workers with a deductible of $1,000 or more for single coverage has increased from 27% to 46%.

Kaiser Employer Health Benefits Survey, 2015

Health insurance may cover:
- Hospital fees
- Outpatient surgery
- Office visits/ER costs
- Prescriptions

It may not cover:
- Deductibles
- Co-payments
- Coinsurance

Hospital confinement indemnity insurance can provide coverage for hospital confinement or outpatient surgery. It can assist with costs that medical plans may not cover.

Talk with your Colonial Life benefits counselor to learn how you can help protect what you’ve worked so hard to build.