

Understanding Your Group Medical Bridge_{SM} 1.0 Medical Bridge_{SM} 3000 Benefits for Colonoscopies



With Group Medical Bridge_{SM} 1.0 and Medical Bridge_{SM} 3000, colonoscopies are covered under the wellness screening benefit. However, in some cases, colonoscopies may also be reviewed as covered outpatient surgeries when they are performed:

- Due to a covered accident or sickness; and
- Outpatient in a hospital or ambulatory surgical center; and
- By a doctor

Below are some scenarios that may arise and how colonoscopies would be reviewed under your plan.

Scenario	Wellness	Surgery
1 You're over 50 and your doctor recommends that you have a colonoscopy to make sure everything's O.K.	●	
2 Same scenario as #1 above. You have the colonoscopy. Your doctor finds polyps and removes them.	●	●
3 Your doctor recommends you have a colonoscopy every five years because you have a family history of colon cancer. You have the colonoscopy and everything's O.K.	●	
4 You have gastrointestinal problems that persist. Your doctor recommends you have a colonoscopy.	●	●

This information is for illustrative purposes only.

Applicable to GMB1.0-C-NY

Plan 1 under Group Medical Bridge 1.0 does not have an Outpatient Surgical Procedure Benefit.

The Outpatient Surgical Procedure Benefit has a calendar year maximum. The health screening benefit is payable for one test per calendar year for employee coverage; two tests per calendar year combined for family coverage.

Certificates have exclusions and limitations that may affect benefits payable. See the outline of coverage or your certificate for complete details.

The certificate itself sets forth the rights and obligations of both you and the Insurance Company. It is therefore imperative that you READ YOUR CERTIFICATE carefully. The expected benefit ratio for this certificate is in excess of 60%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this certificate.

Applicable to MB3000-NY-2

The Outpatient Surgical Procedure Benefit has a calendar year maximum. The Wellness Benefit is payable for one test per calendar year for employee coverage; two tests per calendar year combined for family coverage.

Policies have exclusions and limitations that may affect benefits payable. See the outline of coverage for complete details.

This disclosure statement is a very brief summary of your policy. The policy itself sets forth the rights and obligations of both you and the Insurance Company. It is therefore imperative that you READ YOUR POLICY carefully. The expected benefit ratio for this policy is 55%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy.

Colonial Voluntary Benefits products are underwritten by:
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