If a disability sent you to the hospital, you would want to get the best treatment possible. But with hospital costs increasing nearly every year, paying your bills could be a concern. Even with health insurance, you could still have out-of-pocket expenses.

The first day hospital benefit from Colonial Life & Accident Insurance Company enables you to receive your disability benefits the first day you are admitted to a hospital. You can use your benefits to help pay for your medical bills or any other expenses you choose.

**How it works**

**Waiver of elimination period for the first day of hospital confinement (first day hospital)**

If you select a plan with an elimination period of 30 days or less, you’ll begin receiving disability benefits from the first day you are confined to a hospital for a total disability due to a covered accident or covered sickness.

Disability benefits will continue even after you are discharged, as long as you continue to have a covered disability.

*Confinement means you are admitted to a hospital and confined as a resident inpatient (including intensive care) on the advice of a physician.*