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You never know when a disability could impact your way of life. Fortunately, there's a way to help protect your income. If a covered accident or sickness prevents you from earning a paycheck, disability insurance can provide a monthly benefit to help you cover your ongoing expenses.

Can you afford to not protect your income?

You don't have the same lifestyle expenses as the next person. That's why you need disability coverage that can be customized to fit your specific needs.

After calculating your monthly expenses, your benefits counselor can help you complete the benefits worksheet.

		MONTHLY EXPENSES
		Round to the nearest hundred.
1	Rent or mortgage	\$
2	Transportation	\$
3	Utilities (phone, internet, electricity/gas, water, etc.)	\$
4	Food and necessities	\$
5	Other expenses	\$
Total monthly expenses (add lines 1-5 together)		\$

Benefits worksheet

How much coverage do I need?

Monthly benefit amount for off-job accident and off-job sickness: _____

Choose a monthly benefit amount between \$400 and \$6,500.*

If your plan includes on-job accident/sickness benefits, the benefit is 50% of the off-job amount.

What is the benefit period?

Benefit period: _____ months

The partial disability benefit period is three months.

When may my total disability benefits start?

After an accident: _____ days

After a sickness: _____ days

Product information

Total disability definition

Totally disabled or total disability means you are: unable to perform the material and substantial duties of your job, not working at any job, and under the regular and appropriate care of a physician.

How partial disability works

If you are able to return to work part time after at least 14 days of being paid for a total disability, you may be able to still receive 50% of your total disability benefit.

Waiver of premium

We will waive your premium payments after 90 consecutive days of a covered disability.

Geographical limitations

If you are disabled while outside of the United States, Canada or Mexico, you may receive benefits for up to 60 days before you have to return to the U.S. in order to continue receiving benefits.

Issue age

Coverage is available from ages 17 to 74.

Keep your coverage

You can keep your coverage to age 75 at no additional cost, even if you change jobs, as long as you pay your premiums when they are due.



For more information, talk with your benefits counselor.

EXCLUSIONS AND LIMITATIONS

We will not pay benefits for losses that are caused by, contributed to by or occur as the result of: cosmetic surgery, felonies or illegal occupations, flying, hazardous avocations, intoxicants and narcotics, psychiatric or psychological conditions, racing, semi-professional or professional sports, substance abuse, suicide or injuries which you intentionally do to yourself, war or armed conflict. We will not pay for losses due to you giving birth within the first nine months after the coverage effective date of the policy. We will not pay for loss when the disability is a pre-existing condition as described in the policy.

Pre-existing condition means a sickness or physical condition, whether diagnosed or not, for which you were treated, had medical testing, received medical advice or had taken medication within 12 months before the policy coverage effective date shown on the policy schedule.

After this policy has been in force for 12 months from the policy coverage effective date shown on the policy schedule, we will pay benefits for any pre-existing condition not excluded by name or specific description if the covered disability began at least 12 months after the policy coverage effective date and the elimination period has been satisfied.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy form ISTD3000 and rider form ISTD3000-ADIB (plus state abbreviations where applicable, for example ISTD3000-TX and ISTD3000-ADIB-TX). Coverage may vary by state and may not be available in all states. This is not an insurance contract and only the actual policy and rider provisions will control.

Individual Short-Term Disability Insurance

Additional Disability Benefit Rider



For more information,
talk with your
benefits counselor.

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Disability insurance can help protect your income if a covered accident or sickness prevents you from earning a paycheck. But what happens when you need to increase your disability coverage as your salary and lifestyle change?

The additional disability benefit rider from Colonial Life provides an opportunity to increase your coverage as your needs change. You don't have to answer any health questions, so it's easy to add more coverage.

When can you increase your coverage?

You can increase your disability coverage at two different enrollments with the rider. This option is included in all disability plans, so you're able to purchase additional coverage during future enrollments without answering health questions.

How much disability coverage can you add?

You can increase your disability coverage two different times by either \$100 or \$200 per month. If you'd like to add \$300 or more of disability benefits, you can apply for coverage by following standard underwriting guidelines.

Can you keep the rider if you change jobs?

Yes. If you leave your job, you can take your coverage with you.

Limitations and Exclusions: The additional disability benefit rider pre-existing conditions are based on the coverage effective date of the additional disability benefit rider, not the coverage effective date of the base policy. While the additional disability benefit rider is offered on a guaranteed-issue basis, the pre-existing exclusion applies to the additional disability benefit rider.

The exclusions and limitations listed on the ISTD3000 base policy apply. For cost and complete details, talk with your Colonial Life benefits counselor. Applicable to policy form ISTD3000 and rider form ISTD3000-ADIB (plus state abbreviations where applicable, for example: ISTD3000-TX and ISTD3000-TX).

Administrative Guidelines on the Additional Disability Benefit Rider: The first opportunity is available starting six months after your original policy effective date. The second opportunity is available starting nine months after your first rider effective date. The base coverage combined with the additional disability benefit rider cannot exceed 60% of income replacement. The total benefit amount including the base coverage combined with the additional disability benefit rider should not exceed \$4,000 per month. If policyholders have more than \$4,000 in monthly coverage, they can purchase additional coverage through standard underwriting.

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Individual Short-Term Disability Insurance

Health Screening Rider Benefit



This is an optional rider and not automatically included with your disability plan.

The optional health screening benefit can help you reduce the risk of serious illness through early detection.

Health screening benefit \$50

Maximum of one health screening benefit per calendar year; subject to a 30-day waiting period following the effective date of the rider

- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- Carotid Doppler
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test for HDL and LDL levels
- Serum protein electrophoresis (blood test for myeloma)
- Skin cancer biopsy
- Stress test on a bicycle or treadmill
- Thermography
- ThinPrep pap test
- Virtual colonoscopy

For more information,
talk with your
benefits counselor.

With the health screening benefit:

- Benefits are payable regardless of any insurance you have with other companies.
- You can keep coverage to age 75 as long as premiums are paid when they are due.

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Waiting period means the first 30 days following the rider coverage effective date, during which time no benefits are payable. For cost and complete details, see your Colonial Life benefits counselor. Applicable to rider form ISTD3000-HS (including state abbreviations where used, for example: ISTD3000-HS-TX). Coverage may vary by state and may not be available in all states. This is not an insurance contract and only the actual rider provisions will control.

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