



NYS DISABILITY (DBL) IS JUST NOT ENOUGH...

1. **MAXIMUM BENEFIT** – 50% of average weekly income or **\$170.00** per week, whichever is **LESS!**
2. **NO BENEFIT PAYABLE FOR FIRST 7 DAYS** – This means your total income for the first **4 WEEKS** while on **NY DBL** looks like this:

1. Days 1-7	=	\$ 0.00
2. Days 8-14	=	\$170.00
3. Days 15-21	=	\$170.00
4. Days 22-28	=	\$170.00

GROSS MONTHLY INCOME = \$510.00
(Less Taxes @ 25%) - \$127.50
1st MONTH TOTAL INCOME \$352.50

(Avg. Weekly Income = Less Than \$100!)

3. **MAXIMUM BENEFIT PERIOD 180 DAYS** – And you can't even apply for **Social Security Disability** until you've been off at least **5 MONTHS** and are expected to remain so.*

*** Please Note: The initial SSDI REJECTION RATE is approximately 70%!**

Here are some frequently asked questions about disability insurance:

Will my disability income payment be reduced if I have other insurance?

You're paid regardless of any other insurance you may have with other insurance companies. Benefits are paid directly to you (unless you specify otherwise).

When am I considered totally disabled?

Totally disabled 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 doctor.

What if I want to return to work part-time after I am totally disabled?

You may be able to return to work part-time and still receive benefits. We call this "Partial Disability." This means you may be eligible for coverage if:

- you are unable to perform the material and substantial duties of your job 20 hours or more per week,
- you are able to work at your job or any other job for less than 20 hours per week,
- your employer will allow you to work for less than 20 hours per week, and
- you are under the regular and appropriate care of a doctor.

The total disability benefit must have been paid for at least one full month immediately prior to your being partially disabled

What if I change employers?

If you change jobs or leave your employer, you can take your coverage with you at no additional cost. Your coverage is guaranteed renewable to age 70 as long as you continue to pay your premiums when they are due.

EXCLUSIONS

We will not pay benefits for losses that are caused by or are the result of: alcoholism or drug addiction; flying; giving birth within the first nine months after the effective date of the policy; hazardous avocations; illegal activities; having a pre-existing condition as described and limited by the policy; mental or emotional disorders; suicide or self-inflicted injuries; war or armed conflict.

For cost and complete details, see your Paul Revere benefits counselor. Applicable to policy form DIS1000-NY. This is not an insurance contract and only the actual policy provisions will control.

Colonial Voluntary Benefits products are underwritten by:

The Paul Revere Life Insurance Company, Worcester, MA

Administrative office: Colonial Voluntary Benefits, 1200 Colonial Life Boulevard, Columbia, SC 29210

colonial-paulrevere.com

What is a pre-existing condition?

A pre-existing condition is when you have a sickness or physical condition for which medical advice or treatment was recommended by a physician or received from a physician within 12 months before the effective date of the policy.

If you become disabled because of a pre-existing condition, we will not pay for any disability period if it begins during the first 12 months the policy is in force.

Can my premium change?

You may choose the amount of coverage to meet your needs (subject to your income). You can elect more or less coverage which will change your premium. Paul Revere can change your premium only if we change it on all policies of this form number in the state of New York subject to prior approval of the Superintendent of Insurance.

What is a covered accident or a covered sickness?

A covered accident is an accident. A covered sickness means an illness, infection, disease or any other abnormal physical condition, not caused by an injury.

A covered accident or covered sickness:

- Occurs after the effective date of the policy;
- Is of a type listed on the Policy Schedule;
- Occurs while the policy is in force; and
- Is not excluded by name or specific description in the policy.

How do I file a claim?

Visit colonial-paulrevere.com or call our Policyholder Service Center at 1.800.325.4368 for additional information.

You may also send the notice to us at P. O. Box 100267, Columbia, SC 29202 or you may give the notice to an authorized agent.