



Disability Insurance

Help protect your income from the unexpected

It's important to be financially prepared for the future. That's why you have insurance for your house, your car and your health. But do you have insurance for the thing you use to pay for these expenses – your income?

If an accident or illness prevented you from earning an income, how would you pay for your everyday expenses?

Colonial Life disability insurance helps protect your way of life by providing a benefit for a covered disability. It's a smart way to prepare for the unexpected.



More than one in four 20-year-olds will become disabled before reaching retirement age.

The Faces and Facts of Disability. <https://www.ssa.gov/disabilityfacts/facts.html>.

Accessed April 2023

How disability insurance helps people

Many people make plans for their income and savings. Yet when they least expect it, some of them will have an accident or illness that can change their plans dramatically. Here are a few stories:



BENEFITS STORIES

ARIA

Aria is a recent college grad in her first full-time job. She injured her leg jogging after work one evening. Her doctor advised her to stay off her leg for three weeks. After using paid time off for a week, Aria stopped receiving a paycheck.



How her disability policy helped:

Aria used her disability benefits to help with her rent and monthly student loan payment.



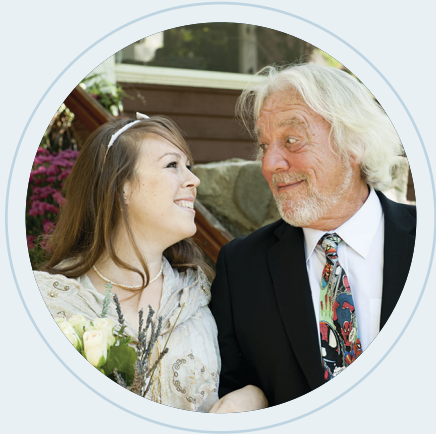
MIA AND ALEX

After having a baby, Mia took maternity leave. The couple was worried about how they'd pay for everyday expenses without her income. Fortunately, Mia purchased a disability policy through work two years ago.



How her disability policy helped:

Mia's benefits helped the couple pay for their growing family's ongoing expenses, and they didn't have to use any of the money they'd been saving for a bigger house.



WILLIAM

A 50-year-old father of the bride, William suffered an unexpected heart attack and had to have surgery. He needed unpaid leave from work to recover, but his usual monthly bills didn't stop.

How his disability policy helped:



William's disability benefits gave him some comfort in knowing that his bills wouldn't get in the way of giving his daughter the wedding they planned.



KIM

Kim fell in her home and couldn't work for three months. Watch a video for Kim's story and learn how Colonial Life disability insurance helps families with unexpected moments.

Scan the code or go to ColonialLife.com/ee-disability.



How Colonial Life Disability Insurance works

If you can't work because of an illness or injury, you might use savings to help cover ongoing monthly expenses. But would you have enough? And what would that do to your savings goals? Disability insurance can help replace missing income so you can focus on what's most important – recovery. Here's how it works:

- At enrollment, you can choose the disability benefit amount to best meet your needs (subject to income).
- If you can't work because of a covered illness or injury, a benefit is payable in regular payments after a pre-determined waiting period called an elimination period.
- Benefits are payable directly to you unless otherwise specified, and you can use them however you'd like.
- Benefit payments do not coordinate at the time of claim with other insurance or state paid medical leave benefits.¹
- Disability benefits may also be available if you return to work part-time.

TOP CAUSES OF DISABILITIES IN WORKING-AGE ADULTS IN THE U.S.:



Injuries:²

- Exposure to harmful substances or environments at work
- Overexertion
- Falls, slips, trips
- Contact with objects or equipment
- Transportation incidents



Illnesses:³

- Musculoskeletal pain
- Heart disease
- Cancer
- Stroke
- Kidney disease



To learn more,
talk with your
Colonial Life
benefits counselor.



Meet with a benefits counselor

By attending a 1-to-1 counseling session with a Colonial Life benefits counselor, you can learn more about disability insurance and how it can help protect your income and your family's way of life. Your benefits counselor can also review the rest of your insurance coverage and help you determine where you may need additional financial protection.

1. State paid medical leave (PML) benefits fall under state-specific program names. For example, in New Jersey, it may be referred to as Temporary Disability Insurance (TDI). Not available in all states.
2. National Safety Council, Top Work-related Injury Causes, <https://injuryfacts.nsc.org/work/work-overview/top-work-related-injury-causes/>. Accessed 5/25/2023.
3. MedicineNet, What Are the Leading Causes of Disability?, https://www.medicinenet.com/what_are_the_leading_causes_of_disability/article.htm. Accessed 5/25/2023.

For policies issued or delivered in the Commonwealth of Virginia, THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.

This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The insurance has exclusions and limitations which may affect any benefits payable. Applicable to policy form ISTD3000 and rider form ISTD3000-ADIB (including state abbreviations where used, for example: ISTD3000-TX and ISTD3000-ADIB-TX), policy form DIS1000 (including state abbreviations where used), policy form ICC21-DIP3000 and rider form ICC21-DIP3000-R-DIS (including state abbreviations where used), policy form ED DIS 1.0 (including state abbreviations where used), policy form GDIS-P and certificate form GDIS-C (including state abbreviations where used, for example: GDIS-P-EE-TX and GDIS-C-EE-TX), and policy form VSTDMP and certificate form VSTDC (including state abbreviations where used). Not applicable in Oregon for policy form ICC21-DIP3000 and rider form ICC21-DIP3000-R-DIS. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company. An insurance producer may contact you.

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FOR EMPLOYEES 6-23 | 101623-6



Individual Short Term Disability Insurance

If a covered accident or sickness prevents you from earning a paycheck, Short Term Disability Insurance can provide a monthly benefit to help you cover your ongoing expenses. Use the worksheet on this page to see how this coverage can help fill gaps so you can focus on recovery.

Disability Insurance Worksheet

You can tailor disability coverage to fit your specific needs. Talk with your benefits counselor about your expenses and other paid leave benefits, such as state paid medical leave, to help determine the coverage that's right for you.*

MONTHLY EXPENSES	ROUND TO THE NEAREST HUNDRED
Rent or mortgage (insurance, minor home repairs)	\$
Transportation (car note, bus fare, insurance, gas, maintenance)	\$
Utilities (cell phone, Wi-Fi, electricity/gas, water)	\$
Food and household necessities (toiletries, cleaning supplies)	\$
Childcare (daycare, after school care)	\$
Health (medical needs and prescription drugs)	\$
Other (gym/fitness, streaming/cable, extracurricular)	\$
Total monthly expenses (add lines 1-7 together)	\$

Your state's paid medical leave approximate benefits (if any):

Monthly benefit: _____ Benefit period up to: _____

DISABILITY INSURANCE: WHAT'S RIGHT FOR ME?

1. How much disability coverage do I need?

Monthly benefit amount for off-job injury and off-job sickness:

\$ _____

Choose a monthly benefit amount between \$400 and \$6,500. Subject to income requirements.

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

2. How long do I want benefits coverage?

Benefit period: _____ months

3. When would I like my total disability benefits to start?

After an injury: _____ days

After a sickness: _____ days

Frequently asked questions

What is the definition of total disability?

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

How does partial disability work?

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.

What is waiver of premium?

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

What are the age guidelines to qualify for this coverage?

Coverage is available from ages 17 to 74.

Can I keep my coverage if I change jobs or employers?

You can keep your coverage to age 75, even if you change jobs, as long as you pay your premiums when they are due.

What happens if I am disabled while traveling outside of the country?

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.



To learn more,
talk with your
benefits counselor.

* State paid medical leave (PML) benefits fall under state-specific program names. For example, in New Jersey, it may be referred to as Temporary Disability Insurance (TDI). Not available in all states.

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 policies issued or delivered in the Commonwealth of Virginia, THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.

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Individual Short Term Disability

Exclusions and limitations

State-specific exclusions

CT: Drug abuse and intoxication added. Intoxicants or narcotics, substance abuse and illegal occupations removed.

GA: Hazardous avocations removed.

ID: Aviation and elective abortion added. Flying, hazardous avocations, intoxicants or narcotics, racing and semiprofessional or professional sports removed. Psychiatric or psychological conditions changed to mental or nervous disorders.

IL: Remove hazardous avocations, racing, semiprofessional or professional sports. Substance abuse changed to substance use.

KS: Giving birth limitation removed.

MD: Substance abuse removed.

MI, NV: Intoxicants and narcotics removed.

MN: Felonies or illegal occupations changed to felonies or illegal jobs. Narcotic addictions are not covered. Suicide or injuries which you intentionally do to yourself removed.

MT: Psychiatric and psychological conditions removed. Giving birth limitation removed. Pre-existing condition is referred to as an exclusion instead of a limitation.

NC: Giving birth limitation is referred to as "birth limitation." We will not pay benefits due to being pregnant before the policy coverage effective date shown on the policy schedule if medical advice, diagnosis, care, or treatment was received or recommended within the one-year period immediately preceding the policy coverage effective date shown. Disability due to complications of pregnancy will be covered to the same extent as any other covered sickness.

NH: Intoxicants and narcotics and racing removed.

NJ: Intoxication or drug addiction added. Hazardous avocations, intoxicants or narcotics, racing, semiprofessional or professional sports, and substance abuse removed. Giving birth limitation:

We will not pay benefits due to any covered person giving birth as the result of a normal pregnancy, including elective cesarean, in which conception occurred prior to the effective date of this policy.

Complications of pregnancy will be covered to the same extent as any other covered sickness.

NV: "Intoxicants and narcotics" removed.

OH: Giving birth limitation: We will not pay benefits for losses due to you giving birth within the first 270 days after the policy coverage effective date.

OK: Psychiatric or psychological conditions changed to mental or emotional conditions benefit. Alcoholism or drug addiction and aviation added. Intoxicants removed. Flying, hazardous avocations, racing, semiprofessional or professional sports, and substance abuse removed.

PA: Psychiatric or psychological conditions changed to mental, nervous or emotional disorders benefit. Substance abuse removed.

SD: Intoxicants and narcotics and substance abuse removed. Separated illegal occupations from felonies and illegal occupations.

TX: Psychiatric or psychological conditions changed to mental or nervous disorders.

VA: Alcoholism or drug addiction added. Flying changed to aviation. Hazardous avocation, racing, substance abuse and semiprofessional or professional sports removed

State-specific pre-existing condition limitations

GA: The existence of symptoms which would cause an ordinarily prudent person to seek diagnosis, care or treatment, or a condition for which medical advice or treatment was recommended by or received from a provider of health care services, within 12 months preceding the policy coverage effective date.

ID, MI, NV: The pre-existing condition review is six (6) months before the policy effective date. We will pay benefits for any pre-existing condition if the covered disability began at least 12 months after the policy coverage effective date.

IL: Add "produced symptoms."

ME: Remove "had taken medication."

MD: Pre-existing condition standard with the additional wording as follows: Pre-existing condition does not include a condition revealed on the application unless excluded by a signed waiver rider attached to the policy. A condition admitted or disclosed on the application will be covered unless the disease or condition is excluded by name or specific description by means of a signed waiver attached to the policy.

MT: Referred to as an exclusion instead of a limitation. Remove "whether diagnosed or not" and "had medical testing." Add "If the insured becomes disabled because of a pre-existing condition, we will not pay for any disability period if it begins during the pre-existing condition exclusion period shown on the policy schedule."

NC: For coverage issued at age 65 or older, the pre-existing conditions are only excluded if an exclusion rider is added. Pre-existing condition means those conditions for which medical advice, diagnosis, care, or treatment was received or recommended within the one-year period immediately preceding the policy coverage effective date shown. Any recurrent disability caused by a pre-existing condition will not be covered if it is treated as a continuation of the previous disability.

ND: Remove "whether diagnosed or not."

OR: A sickness or physical condition, whether diagnosed or not, for which you were treated by a physician, had medical testing, received medical advice from a physician or had taken medication prescribed by a physician within 12 months before the policy coverage effective date.

PA: A sickness or physical condition for which you were treated, had medical testing, received medical advice or had taken medication that was recommended by a physician or received from a physician within 12 months before the policy effective date.

SD: Remove “the covered disability began at least 12 months after the policy coverage effective date.”

TX: Insureds age 65 or older on the policy coverage effective date, the pre-existing condition review is 12 months before the policy effective date, we will pay benefits for any pre-existing condition if the covered disability began at least six (6) months after the coverage effective date.

VA: Pre-existing limitation period: After the policy has been in force the pre-existing condition limitation period of the policy, we will pay benefits for any loss as a result of a pre-existing condition not excluded by name or specific description if the covered disability began after the pre-existing condition limitation period.

WY: The pre-existing condition limitation period is the first 6 months following the coverage effective date for conditions existing within 12 months before the coverage effective date. Credit toward the satisfaction of the pre-existing condition limitation period may be given for any continuous time you were covered under the pre-existing condition clause of previous coverage through another carrier if approved.

State-specific definitions of total disability

GA: Unable to perform the material and substantial duties of your occupation; not actually engaged in any substantially gainful occupation; and under the regular and appropriate care of a physician.

IA: Removed “regular and appropriate” in regard to care of a physician. Partial disability is referred to as “residual disability” or “residually disabled.”

MD: Standard wording for the first 12 months. After the first 12 months of disability, totally disabled or total disability means you are unable to perform each and every duty of any business or occupation for which you are reasonably fitted by education, training and experience.

ME: Removed “regular and appropriate” in regard to care of a physician. Partial disability: Removed “regular and appropriate” in regard to care of a physician.

MO: During the first year of disability: unable to perform the material and substantial duties of your job; and under the care of a physician. After the first year of disability, if applicable, means you are: unable to perform the material and substantial duties of any job for which you are qualified by reason of education, training or experience; and under the care of a physician.

MT: Removed “and appropriate” in regard to care of a physician.

NJ: Means you are unable to perform the material and substantial duties of your regular occupation, not, in fact, engaged in any employment or occupation for wage or profit, and under the care of a physician.

SC: If the benefit period shown on the Policy Schedule is 12 months or less, Totally Disabled or Total Disability means you are: unable to perform the material and substantial duties of your occupation job; and not, in fact, working at any occupation job for wage or profit; and under the regular and appropriate care of a physician. After the first year of disability, total disability means you are unable to engage in any employment or occupation for which you are qualified by reason of education, training or experience and under the regular and appropriate care of a physician.

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