



Individual Short Term Disability Insurance*

If a covered injury or covered sickness prevents you from earning a paycheck, disability insurance can provide a monthly benefit to help you cover your ongoing expenses. Use the worksheet on this page to see how Colonial Life disability insurance 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,¹ 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 injury/on-job sickness benefits, the on-job benefit is 50% of the off-job amount.

2. How long do I want benefits coverage?

Benefit period: _____ months

The partial or residual disability benefit period is three months.

Partial or residual disability benefit is 50% of the total disability amount.

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?

"Total disability" or "totally disabled" means that as a result of sickness or injury you are not able to perform with reasonable continuity the substantial and material acts necessary to perform your usual occupation in the usual or customary way and you choose not to work at any occupation.

How does partial or residual disability work?

If you are able to return to work part time after at least 1 day 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 64.

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

You can keep your coverage to age 70 at no additional cost, even if you change jobs or leave your employer, as long as you continue to pay your premiums when they are due.

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

If you (the policyholder) become totally disabled or partially or residually disabled as the result of a covered injury or a covered sickness while outside the covered geographical areas, you may be able to receive benefits for up to 60 days before you must return to the U.S. to continue receiving benefits. The policyholder must be totally disabled or partially or residually disabled longer than the elimination period. Covered geographical areas are less than 40 miles outside the territorial limits of the United States, Canada, Mexico, Puerto Rico, the Bahama Islands, the Virgin Islands, Bermuda, or Jamaica.



To learn more, talk with your benefits counselor.

*The filed product name is Disability Income Coverage.

1. State paid medical leave (PML) benefits fall under state-specific program names. For example, in California, it may be referred to as State Disability Income (SDI). 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: flying, giving birth within nine months of the effective date, intoxicants or controlled substances, hazardous avocations, illegal occupation, pre-existing conditions, racing, professional sports, suicide or self-inflicted injuries, war or armed conflict. We will not pay for loss when the disability is a pre-existing condition as described in the policy.

Pre-existing condition means (a)(1) a diagnosed condition for which you received medical treatment, care or services or took prescribed medication in the 12 months immediately prior to the effective date of coverage under this policy; or

(2) a physical or mental condition, whether diagnosed or undiagnosed, from which you suffered, which was misrepresented or not disclosed in your application:

(i) for which you received a physician's advice or treatment within 12 months before the date of issue, or

(ii) which caused symptoms within one year before the date of issue for which a prudent person would usually seek medical advice or treatment, and

(b) the disability period caused or substantially contributed to by the condition begins in the first 12 months after the effective date of coverage under this contract.

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 rider is in force.

Psychiatric and Psychological Condition Benefit: has a six-month limit per each occurrence, 24-month lifetime cumulative maximum.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy form DIS1000-CA. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

CA LIC# _____