



Individual Short Term Disability Insurance*

If a covered accident 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 accident 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/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 disability benefit period is three months.

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

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

After an accident: _____ days

After a sickness: _____ days

Frequently Asked Questions

What is the definition of total disability?

"Total disability" or "totally disabled" means you are unable to perform the material and substantial duties of your job, not, in fact, working at any job, and under the regular and appropriate care of a doctor.

How does partial disability work?

If you are able to return to work part time after at least 30 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 69.

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 as the result of a covered accident 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 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 in most states. The filed product name in Connecticut is Disability Income Protection Coverage. The filed product name in District of Columbia is Limited Benefit Disability Income Coverage. The filed product name in Georgia is Disability Income Policy. In Iowa, a policy with a benefit period of 3 months is considered Limited Benefit Health insurance. In South Carolina and Virginia, a policy with a benefit period of 3 months is considered Limited Benefit Disability Income Coverage.

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.

EXCLUSIONS AND LIMITATIONS

We will not pay benefits for losses that are caused by, contributed to by or occur as the result of: alcoholism or drug addiction, flying, giving birth within nine months of the effective date, hazardous avocations, illegal activities, pre-existing conditions, psychiatric or psychological conditions, racing, semiprofessional or 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 your having a sickness or physical condition, for which you were treated, received medical advice or

had taken medication within 12 months before the effective date of your policy.

After this policy has been in force for 12 months from the effective date of the policy, 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 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.

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 (including state abbreviations where used, for example: DIS1000-TX). 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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State-specific exclusions and limitations

Exclusions

AR: Hazardous avocations and racing removed.

CT: Flying changed to Aviation. Illegal activities changed to Felonies.

GA: Illegal activities changed to Felonies or illegal occupation.

ID: Alcoholism or drug addiction, hazardous avocations and racing removed. Elective abortion added. Illegal activities changed to Felonies and illegal occupation.

IL: Hazardous avocations, racing and semiprofessional or professional sports removed. Intoxication added.

MN: Illegal activities changed to Felonies or illegal jobs. Alcoholism and drug addiction changed to Narcotic addiction.

MT: Giving birth exclusion removed.

NC: Illegal activities changes to Felonies or illegal occupation.

NJ: Flying changed to Aviation. Illegal activities changed to Felonies or illegal jobs. Hazardous avocations, racing and semiprofessional or professional sports removed.

OK: Hazardous avocations, racing and semiprofessional or professional sports removed.

SC: Alcoholism or drug addiction changed to Intoxication. Illegal activities changed to Felonies/illegal occupation. Psychiatric or psychological condition changed to Mental or emotional disorders. Hazardous avocations, racing and semiprofessional or professional sports removed.

SD: Alcoholism or drug addiction removed.

TN: Change Illegal activities to Felonies or illegal activities.

TX: Alcoholism or drug addiction changed to Intoxicants and narcotics. Psychiatric or psychological conditions removed.

UT: Hazardous avocations, racing and semiprofessional or professional sports removed.

VA: Hazardous avocations, illegal activities, racing and semiprofessional or professional sports removed. Felony, riot or insurrection added.

VT: Illegal activities changed to Felonies or illegal occupations. Alcoholism or drug addiction, hazardous avocations, psychiatric or psychological conditions, racing and semiprofessional or professional sports removed.

WA: Remove Hazardous avocations, racing, semiprofessional or professional sports.

Pre-existing condition limitations

ID: Pre-existing condition review period is six (6) months before the policy coverage 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.

NC: Add: If you are age 65 when this policy is issued, pre-existing conditions include only conditions specifically excluded from this coverage by rider.

PA: A pre-existing condition is when you have a sickness or physical condition for which you were treated by a doctor, received medical advice from a doctor or had taken medication 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.

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

WY: Pre-existing condition means your having a sickness or physical condition for which you were treated, received medical advice or had taken medication within 6 months before the effective date of this policy.

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

Definitions of total disability

NJ: Total disability means you are unable to perform all of the material and substantial duties of your regular occupation; and not engaged in any other employment or occupation for wage or profit; and under the regular and appropriate care of a doctor.

PA: Totally disabled means you are unable to perform the material and substantial duties of your regular occupation and under the regular and appropriate care of a doctor.

SD: Total disability means the inability to perform with reasonable continuity and in the usual and customary manner, the substantial and material acts of your occupation, business or profession or any other occupation, business or profession for which you, based on your education, training and experience, are qualified and would be reasonably contemplated to pursue and for which you would receive compensation reasonably comparable with that earned in your former occupation, business or profession; and you are not, in fact, working at any job; and are under the regular and appropriate care of a doctor.

TN: Totally disabled means you are unable to perform the material and substantial duties of your job; and under the regular and appropriate care of a doctor.

TX: Total disability means you are unable to perform the material and substantial duties of your regular occupation; not, in fact, working at any occupation for wage or profit; and under the regular and appropriate care of a doctor; unless the doctor states that continued treatment in the future would be of no benefit to you.

UT: Total disability means you are unable to perform all of the material and substantial duties of your regular occupation; unable to work at any job for which you are qualified by reason of education, training, and experience; and under the regular and appropriate care of a doctor.

VT: Total disability means you are unable to perform the material and substantial duties of your job; not, in fact, working at any job for which you are qualified by reason of education, training, or experience; and under the regular and appropriate care of a doctor.

WV: Total disability means you are unable to work at your current job; and not, in fact, working at any job for pay or benefits; and under the care of a doctor.

* The filed product name is Disability Income Coverage in most states. In Connecticut, the filed form name is Disability Income Protection Coverage. In Georgia, the filed form name is Disability Income Policy. In South Carolina and Virginia, the filed for name for the 3-month policy is Limited Benefit Disability Income Coverage.

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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 (including state abbreviations where used, for example: DIS1000-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company. This form is not complete without base form 59013 in applicable states. An insurance producer may contact you.

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