



Disability Insurance

Is your paycheck protected?

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 if you're like many Americans, you don't have insurance for the one thing you use to pay for these expenses — your paycheck.

If an accident or illness prevented you from earning an income, how would you pay for your everyday expenses? You never know how long a disability could last, so it's important to have a backup plan.

Colonial Life's disability insurance can help protect your way of life by providing a monthly benefit for a covered disability.



Just over 1 in 4 of today's 20-year-olds will become disabled before reaching normal retirement age.

Council for Disability Awareness,
The Crisis of Disability Coverage in America, 2018.

No matter where you are in life, a disability could prevent you from earning an income



Recent college
graduate with
first full-time job

ASHLEY

While jogging after work one evening, Ashley injured her leg. Her doctor advised her to stay off of her leg for three weeks. After using paid time off for a week, Ashley stopped receiving a paycheck.

How her disability policy helped:
Ashley used her disability benefits to help with her rent and monthly student loan payment.



New parents
living paycheck
to paycheck

EMILY & BRIAN

After having a baby, Emily went out on maternity leave. Without her income, the couple was worried about how they'd pay for everyday expenses. Fortunately, Emily purchased a disability policy from her company two years ago.

How her disability policy helped:
Emily'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.



50-year-old
father of the bride

LEWIS

Lewis suffered a heart attack and had to have surgery. He needed to take an unpaid leave of absence from work to recover. During this time, he received his usual monthly bills.

How his disability policy helped:
Lewis' disability benefits helped provide him with the comfort of knowing that his bills wouldn't get in the way of giving his daughter the wedding of her dreams.

Approximately 90%
of all disabilities
are caused by illnesses
rather than accidents.

Integrated Benefits Institute, IBI Health and Productivity Benchmarking:
Long-Term Disability Program, 2017.



Your bills continue, even if your paycheck doesn't

Think about your ongoing monthly expenses — everything from your mortgage or rent to your groceries and utilities. If a disability left you without a paycheck, you might rely on savings as a backup plan, but would you have enough?

Disability insurance can help you pay for your expenses and keep you focused on what really matters — recovery.

Coverage advantages

- Benefits are payable directly to you (unless you specify otherwise), and you can use them however you'd like.
- At enrollment, you can choose the disability benefit amount to best meet your needs (subject to income).
- Benefits are payable regardless of any insurance you may have with other companies.
- Disability benefits may also be available if you return to work part time.



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 paycheck 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.



How much should you have in savings?

A single person with few recurring expenses and no dependents

SAVINGS = 3 MONTHS OF LIVING EXPENSES

A dual-income couple with children and recurring expenses

SAVINGS = 6 MONTHS OF LIVING EXPENSES



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Talk with your Colonial Life benefits counselor to learn more about disability insurance.

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. See the actual policy or your Colonial Life benefits counselor for specific provisions and details of availability.

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Individual Short-Term Disability Insurance

First Day Hospital Benefit



For more information,
talk with your
benefits counselor.

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If a disability sent you to the hospital, you would want to get the best treatment possible. But with hospital costs increasing nearly every year, paying your bills could be a concern. Even with health insurance, you could still have out-of-pocket expenses.

The first day hospital benefit from Colonial Life enables you to receive your disability benefits the first day you are admitted to a hospital. You can use your benefits to help pay for your medical bills or any other expenses you choose.

How it works

Waiver of elimination period from the first day of hospital confinement

If you select a plan with an elimination period of 30 days or less, you'll begin receiving disability benefits from the first day you are confined to a hospital for a total disability due to a covered accident or covered sickness.

Disability benefits will continue even after you are discharged, as long as you continue to have a covered disability.

Confinement means you are admitted to a hospital and confined as a resident inpatient (including intensive care) on the advice of a physician.

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-ADIB-TX).

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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 (gas, car, bus, etc.)	\$
3	Utilities (phone, TV, 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.

How long may I receive benefits?

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

*Subject to income requirements

Product information

Total disability definition

Totally disabled or total disability means you are: 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.

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, 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 disability is a pre-existing condition as described in the policy.

Pre-existing condition means 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 of the insured shown on the Policy Schedule.

After this policy has been in force for the pre-existing condition limitation period shown on the Policy Schedule, and in the absence of fraud, 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 loss began after the pre-existing limitation condition period.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy form ISTD3000-GA and rider form ISTD3000-ADIB-GA. This is not an insurance contract and only the actual policy and rider provisions will control.