

[ 48 ]  
PERCENT

Only 48% of American adults say they have enough savings to cover three months of living expenses in the event they're not earning any income.<sup>1</sup>

Talk with your benefits counselor to learn more.



More than 1 in 4 of 20-year-olds become disabled before retirement age.<sup>1</sup>



## How can you protect your income?

If you become disabled, you could be out of work for a period of time. Without your income, how would you pay for your everyday living expenses? Fortunately, The Paul Revere Life Insurance Company offers financial protection options that can help you.

### What can cause a disability?

Regardless of your age or health, a disability could keep you out of work for weeks or months.

[ Some of the most common conditions associated with short-term disability claims are: arthritis, pregnancy, back problems, dislocations/sprains and fractures.<sup>2</sup> ]

### How reliable is your safety net?

While many with disabilities look to workers' compensation or Social Security Disability Insurance for help, these resources aren't always reliable. Even if they can help, you still might be unable to meet all of your financial obligations.

[ More than 66% of workers who apply for Social Security Disability Insurance are denied.<sup>3</sup> ]

[ At least 51 million working adults in the United States are without disability insurance other than the basic coverage available through Social Security.<sup>1</sup> ]



The Paul Revere Life Insurance Company  
and the Council for  
Disability Awareness (CDA)  
are working together to increase  
awareness of the need for benefits  
to help protect employees' income.



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# Disability needs worksheet

Use this worksheet to help figure out how much income you would need to sustain your standard of living if you were disabled. This worksheet is only meant to give you a rough estimate and may not include every expense in your budget.

		MONTHLY EXPENSES	
		Round to the nearest hundred.	
1	Rent or mortgage, insurance, minor home repairs	\$	1,500
2	Transportation (bus, gas, car, car maintenance and insurance)	\$	1,000
3	Utilities (cell phone, wi-fi, electricity/gas, water, etc.)	\$	500
4	Food and household necessities (toiletries, cleaning supplies)	\$	500
5	Other expenses (gym/fitness, streaming/cable, extracurricular activities)	\$	250
6	Health (medical needs and prescription drugs)	\$	250
<b>Total monthly expenses (add lines 1-6 together)</b>		\$	<b>4,000</b>

## Help preserve your way of life

With disability income insurance:

- You may receive monthly benefits if you become disabled because of a covered accident or sickness.
- Partial disability could enable you to work part time and still receive 50% of the total disability benefits.
- In most cases, you can keep your coverage even if you leave your employer.

**Learn more about how disability income insurance can help protect your income by talking with your benefits counselor.**

- 1 U.S. Social Security Administration, The Faces and Facts of Disability, [ssa.gov](https://ssa.gov), accessed September 2021.
- 2 Colonial Life internal data, 2021.
- 3 Social Security Administration, Selected Data from Social Security's Disability Program, 2019, accessed September 2021.

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# Short-Term Disability Insurance

## How long could you afford to go without a paycheck?

Help protect your paycheck with Paul Revere's short-term disability insurance.

You use your paycheck mainly to pay for your home, your car, groceries, medical bills and utilities. What if you couldn't go to work due to an accident or sickness?

Monthly Expenses:	\$ <u>1,500</u>	\$ <u>1,000</u>	\$ <u>500</u>
	\$ <u>500</u>	\$ <u>250</u>	\$ <u>250</u>
			<b>Total \$ <u>4,000</u></b>

## My Coverage Worksheet (For use with your Benefits Counselor)

### How much coverage do I need?

On-Job Accident and On-Job Sickness \$ 3,000    Off-Job Accident and Off-Job Sickness \$ 3,000

### How long will I receive benefits?

Total Disability: 6 months

Partial Disability: 3 months\*

\*Partial Disability is 50% of the Total Disability Amount

### When will my benefits start?

After an Accident: 14 days

After a Sickness: 14 days

### How much will it cost?

Your cost will vary based on the level of coverage you select.

### What additional features are included?

- Waiver of Premium
- Worldwide Coverage



## ***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*  
**1<sup>st</sup> 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](http://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](http://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.