



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.



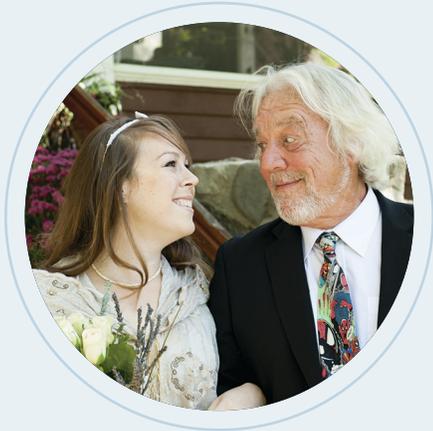
MIA AND ALEX

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.

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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



Disability Insurance

How you can protect your income

If you become disabled, you could be out of work for a while. Without your income, how would you pay for your everyday living expenses? Fortunately, Colonial Life offers financial protection options that can help you.

What can cause a disability?

Many accidents or sicknesses can lead to short term disability claims, including pregnancy and childbirth; injuries from a major accident including dislocations, sprains and fractures; back problems; side effects from medicines or medical procedures; and some mental illnesses.

Regardless of your age or health, a disabling sickness or accidental injuries could keep you out of work for weeks or even months.

How reliable is your safety net?

While many people with disabilities look to workers' compensation or Social Security Disability Insurance (SSDI) for help, these resources aren't always reliable. In fact, 68% of workers who apply for SSDI are denied.¹ Even if these resources can help, they might not be enough to meet your financial obligations.

How to help yourself

You can be better prepared to preserve your way of life with short term disability insurance.

Disability insurance features:

- Benefits payable directly to you in regular payments if you can't work because of a covered accident or sickness (injury or illness).
- Disability benefits may be available if you return to work part time.
- In most cases, you can keep your coverage even if you change jobs, as long as you pay your premiums when due.

Your Colonial Life benefits counselor can help you determine the amount of coverage that's right for you.



Nearly

70%

of Americans worry about having enough emergency savings to cover a month's worth of living expenses.²



25%

of 20 year olds can expect to be out of work for at least a year for a disabling condition before they retire.³

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.⁴

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:** _____



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

1. Social Security Administration, SSI Annual Statistical Report, 2021.
2. Bankrate, Bankrate's 2023 annual emergency savings report, 2023.
3. Social Security Administration, Disability and Death Probability Tables for Insured Workers, 2022.
4. 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.

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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.

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