



Disability insurance



Help protect your income

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 from Colonial Life can provide a monthly benefit to help you cover your ongoing expenses.

Disability insurance from Colonial Life helps protect your income, so you can have help paying the bills while you recover from a covered accident or sickness.

With this coverage:

- You can choose the amount of your disability benefits, subject to income.
- You're paid regardless of any insurance you may have with other companies.
- Benefits are paid directly to you, and you can use these benefits however you choose.

Talk with your
Colonial Life benefits counselor
to learn more.

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The policies or their provisions may vary or be unavailable in all states. The policies have exclusions and limitations which may affect any benefits payable. See the actual policy or your Colonial Life representative for specific provisions and details of availability.

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51%

of Americans have less than three months' worth of expenses covered in an emergency fund. An additional 19% only have three to five months' expenses covered.⁴

Talk with your Colonial Life benefits counselor to learn more.



One in four of today's 20-year-olds can expect to be out of work for at least a year because of a disabling condition before they reach the normal retirement age.¹



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, Colonial Life & Accident 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: pregnancy, back problems, dislocations/sprains and fractures, digestive disorders and mental health issues.²

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 68% of workers who apply for Social Security Disability Insurance are denied.³

The disability worksheet on the back can help you determine your income needs.

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
Rent or mortgage (insurance, minor home repairs)	\$
Transportation (gas, car, bus, car maintenance and insurance)	\$
Utilities (cell phone, Wi-Fi, electricity/gas, water)	\$
Food and household necessities (toiletries, cleaning supplies)	\$
Health (medical needs and prescription drugs)	\$
Other (gym/fitness, streaming/cable, extracurricular)	\$
Total monthly expenses (add lines 1-6 together)	\$

Help preserve your way of life

With short-term disability 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 insurance can help protect your income by talking with your benefits counselor.

- 1 Social Security Administration, Disability and Death Probability Tables for Insured Workers Born in 1999 <https://www.ssa.gov/oact/NOTES/ran6/an2020-6.pdf>, Table A. Accessed December 2021.
- 2 Integrated Benefits Institute, Health and Productivity Benchmarking 2019 (released September 2020), Short-Term Disability, All Employers. Condition-specific results. <https://files.ibiweb.org/uploads/general/Sample-Reports.zip>. Accessed December 2021.
- 3 Social Security Administration, Annual Statistical Report on the Social Security Disability Insurance Program, 2019 https://www.ssa.gov/policy/docs/statcomps/di_asr/2019/sect04.html#chart11. Accessed December 2021.
- 4 Bankrate's July 2021 Emergency Savings Survey <https://www.bankrate.com/banking/savings/emergency-savings-survey-july-2021/>

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(s) and certificate form(s). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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Pregnancy and having a baby

Disability Insurance



For more information,
talk with your
benefits counselor.

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A baby changes everything – even your financial situation.

Disability insurance can help you pay for everyday living expenses and keep you focused on taking care of the new addition to your family.

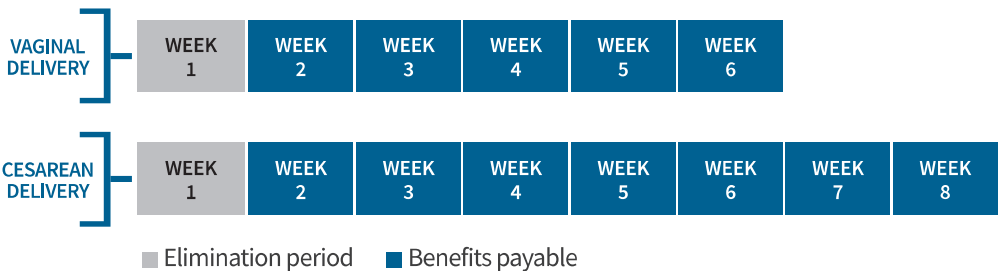
How disability insurance can help

- The usual recovery period is six weeks (vaginal delivery) or eight weeks (cesarean delivery). If your claim is approved, your benefits will start after you satisfy your elimination period (waiting period).
- Benefits are paid directly to you to use as you see fit.
- Your disability benefits are not affected by your employer’s leave of absence program, the Family Medical Leave Act (FMLA), your sick leave or paid time off/vacation time.
- If you were not pregnant before your coverage effective date, pregnancy complications, such as pre-term labor, gestational diabetes and pre-eclampsia, are treated just like any other covered sickness.

Your disability policy has a giving birth limitation, which means Colonial Life will not pay disability benefits if you give birth within the first nine months after your coverage effective date. If the pregnancy is considered a pre-existing condition, any dates missed from work due to pregnancy, delivery, or associated complications may not be covered.

Understanding your elimination period (waiting period)

If your claim is approved, your benefits will start after you have satisfied the elimination period, which is the period of time that no benefits are payable. Your elimination period may vary based on the plan you select.



For illustrative purposes only. Example based on a seven-day elimination period.
Although the above example shows benefits payable for five or seven weeks after the elimination period, the policy provides a monthly benefit. After deducting the elimination period and paying any full months of disability, the remaining dates will be paid using the daily rate.

Filing your disability claim

If there are no complications, you should file your claim after delivery. For complications before delivery, you should file your claim as soon as the doctor indicates you are unable to continue working.

This coverage has exclusions and limitations that may affect benefits payable. Giving birth limitation may vary or not apply in all states. Coverage type and benefits vary by state and may not be available in all states. For cost and complete details, see your Colonial Life benefits counselor.

