



Individual Short Term Disability Insurance

If a covered accident or covered sickness prevents you from earning a paycheck, Short Term Disability Insurance can provide a monthly benefit to help you cover your ongoing expenses. Use the worksheet on this page to see how this coverage 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, 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/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.

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?

“Totally disabled” or “total disability” 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 physician.

How does partial disability work?

If you are able to return to work part time 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 74.

Can I keep my coverage if I change jobs or employers?

You can keep your coverage to age 75, even if you change jobs, as long as you pay your premiums when they are due.

What happens if I am disabled while traveling outside of the country?

If you are disabled while outside of the United States, Canada, Mexico, Puerto Rico, Bahama Islands, Virgin Islands, Bermuda or Jamaica, you may receive benefits for up to 60 days before you have to return to the U.S. in order to continue receiving benefits.



To learn more,
talk with your
benefits counselor.

* State paid medical leave (PML) benefits fall under state-specific program names. For example, in Massachusetts, it may be referred to as Paid Family and Medical Leave. 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: cosmetic surgery, felonies or illegal occupations, flying, hazardous avocations, 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 the disability is a pre-existing condition as described in the policy.

Pre-existing condition means a sickness or physical condition, whether diagnosed or not, for which you were treated, had medical testing, received medical advice or had taken medication within 12 months before the policy coverage effective date shown on the policy schedule.

After this policy has been in force for 12 months from the policy coverage effective date shown on the policy schedule, 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 policy coverage effective date and the elimination period has been satisfied.

If we do not pay a claim because the illness is a pre-existing condition, we will provide the insured with the following: a written denial letter; and the information we have documenting the treatment or observation of the pre-existing condition.

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 ISTD3000-MA and rider form ISTD3000-ADIB-MA. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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Individual Short Term Disability Insurance*

Psychiatric or Psychological Benefit



The psychiatric or psychological benefit expands your disability coverage if you are unable to work because of a covered psychiatric or psychological condition. This benefit offers a monthly payment that can help pay your living expenses so you can focus on your health and recovery.

Psychiatric or psychological benefit

- There is a maximum six-month benefit period limitation for any one occurrence of a psychiatric or psychological condition. There is a three-month benefit period limitation if you have a three-month benefit period.
- There is a 24-month cumulative lifetime maximum benefit period for all psychiatric or psychological conditions. This maximum includes a combination of total disability and partial disability occurrences.



To learn more,
talk with your
benefits counselor.

* The filed product name in New Hampshire is Disability Income Protection Coverage Policy. In Iowa, Kansas and South Carolina, a policy with a benefit period of 3 months is considered Limited Benefit Health Insurance Coverage.

The psychiatric or psychological benefit is only applicable when combined with the ISTD3000 base policy. The exclusions listed on the ISTD3000 base policy apply, except for the psychiatric or psychological conditions exclusion. This form is not complete without form number 101629 (plus state abbreviations where applicable, for example: 101629-AL).

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 ISTD3000 (plus state abbreviations, where applicable, for example: ISTD3000-AL). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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Specified Critical Illness Insurance*

If you're diagnosed with a covered specified disease, surgery or cancer, specified disease insurance for critical illness from Colonial Life can help with your expenses, so you can concentrate on what's most important – your treatment, care and recovery.

Face amount: \$_____

Specified disease/surgery benefit

FOR THE DIAGNOSIS OF THIS COVERED SPECIFIED DISEASE OR SURGERY: ¹	THIS PERCENTAGE OF THE FACE AMOUNT IS PAYABLE:
Cancer	100%
Heart attack (myocardial infarction)	100%
Stroke	100%
End-stage renal (kidney) failure	100%
Major organ failure	100%
Permanent paralysis due to a covered bodily injury	100%
Coma	100%
Blindness	100%
Coronary artery bypass graft surgery/disease ²	25%
Carcinoma in situ	25%

The maximum benefit amount for this policy is 100% of the face amount for each covered person. We will not pay more than 100% of the face amount for all covered specified diseases or surgeries combined. The policy will terminate when the maximum benefit amount for specified disease or surgery has been paid.

Cancer vaccine benefit: \$50

This benefit is payable if you or your covered family members incur a charge for any FDA-approved cancer vaccine while your policy is in force.



For more information, talk with your
Colonial Life benefits counselor.

* Specified Critical Illness Insurance and Critical Illness 1.0 are marketing names of the insurance product filed as "Individual Specified Disease Coverage."

1. Please refer to the policy for complete definitions of covered conditions.
2. Benefit for coronary artery disease applicable in lieu of benefit for coronary artery bypass graft surgery when health savings account (HSA) compliant plan is selected.

THIS POLICY PROVIDES LIMITED BENEFITS.

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for this insurance.

EXCLUSIONS AND LIMITATIONS FOR SPECIFIED DISEASE/SURGERY

We will not pay benefits for a specified disease or surgery that occurs as a result of a covered person's: alcoholism or drug addiction; felonies or illegal occupations; intoxicants and narcotics; pre-existing condition; psychiatric or psychological condition; suicide or self-inflicted injuries; or war or armed conflict.

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 CI-1.0-PL3-MA or CI-1.0-PL4-MA. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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Group Hospital Confinement Indemnity Insurance Health Screening Benefit



Group Medical BridgeSM insurance's health screening benefit can help pay for health and wellness tests you have each year.

Health screening benefit **\$50 per day**

Maximum of one day per covered person per calendar year

- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- Carotid Doppler
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test for HDL and LDL levels
- Serum protein electrophoresis (blood test for myeloma)
- Skin cancer biopsy
- Stress test on a bicycle or treadmill
- Thermography
- ThinPrep pap test
- Virtual colonoscopy

For more information,
talk with your
benefits counselor.

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For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy form GMB1.0-P-R and certificate form GMB1.0-C-R. Coverage may vary by state and may not be available in all states. This is not an insurance contract and only the actual policy provisions will control.

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Whole Life Plus Insurance*

You can't predict your family's future, but you can prepare for it.

Help give your family more peace of mind and coverage for final expenses with Colonial Life Individual Whole Life Plus insurance.

Benefits and features

- ✓ Choose the age when your premium payments end – Paid-Up at Age 70 or Paid-Up at Age 100
- ✓ Stand-alone spouse policy available even without buying a policy for yourself
- ✓ Ability to keep the policy if you change jobs or retire
- ✓ Built-in terminal illness accelerated death benefit that provides up to 75% of the policy's death benefit (up to \$150,000) if you're diagnosed with a terminal illness¹
- ✓ Immediate \$3,000 claim payment that can help your designated beneficiary pay for funeral costs or other expenses
- ✓ Provides cash surrender value at age 100 (when the policy ends)

Additional coverage options

Spouse term rider

Cover your spouse with a death benefit up to \$50,000, for 10 or 20 years.

Juvenile Whole Life Plus policy

Purchase a policy (Paid-Up at Age 70) while children are young and premiums are low – whether or not you buy a policy for yourself. You may also increase the coverage when the child is 18, 21 and 24 without proof of good health.

Children's term rider

You may purchase up to \$20,000 in term life insurance coverage for all of your eligible dependent children and pay one premium. The children's term rider may be added to either your policy or your spouse's policy – not both.

Advantages of Whole Life Plus insurance

- Permanent life insurance coverage that stays the same through the life of the policy
- Premiums will not increase due to changes in health or age.
- Accumulates cash value based on a nonforfeiture interest rate of 3.75%²
- Policy loans available, which can be used for emergencies
- Benefit for the beneficiary that is typically tax-free



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

Benefits worksheet

For use with your benefits counselor

How much coverage do you need?

YOU \$ _____

Select the option:

Paid-Up at Age 70

Paid-Up at Age 100

SPOUSE \$ _____

Select the option:

Paid-Up at Age 70

Paid-Up at Age 100

DEPENDENT STUDENT
\$ _____

Select the option:

Paid-Up at Age 70

Paid-Up at Age 100

Select any optional riders:

Spouse term rider
\$ _____ face amount
for _____-year term period

Children's term rider
\$ _____ face amount

Accelerated death benefit for
long term care services rider

Accidental death benefit rider

Chronic care accelerated
death benefit rider

Critical illness accelerated
death benefit rider

Guaranteed purchase
option rider

Waiver of premium
benefit rider

To learn more, talk with
your benefits counselor.

Additional coverage options (Continued)

Accelerated death benefit for long term care services rider³

Talk with your benefits counselor for more details.

Accidental death benefit rider

An additional benefit may be payable if the covered person dies as a result of an accident before age 70, and doubles if the injury occurs while riding as a fare-paying passenger using public transportation. An additional 25% is payable if the injury occurs while driving or riding in a private passenger vehicle and wearing a seatbelt.

Chronic care accelerated death benefit rider

If a licensed health care practitioner certifies that you have a chronic illness, you may receive an advance on all or a portion of the death benefit, available in a one-time lump sum or monthly payments.¹ Talk with your benefits counselor for more details.

Critical illness accelerated death benefit rider

If you suffer a heart attack, stroke or end-stage renal (kidney) failure, a \$5,000 benefit is payable.¹ A subsequent diagnosis benefit is included.

Guaranteed purchase option rider

This rider allows you to purchase additional whole life coverage — without having to answer health questions — at three different points in the future. The rider may only be added if you are age 50 or younger when you purchase the policy. You may purchase up to your initial face amount, not to exceed a total combined maximum of \$100,000 for all options.

Waiver of premium benefit rider

Policy and rider premiums are waived if you become totally disabled before the policy anniversary following your 65th birthday and you satisfy the six-month elimination period. Once you are no longer disabled, premiums will resume.

* Whole Life Plus is a marketing name of the insurance policy filed as "Whole Life Insurance" in most states.

- 1 Any payout would reduce the death benefit. Benefits may be taxable as income. Individuals should consult with their legal or tax counsel when deciding to apply for accelerated benefits.
- 2 Accessing the accumulated cash value reduces the death benefit by the amount accessed, unless the loan is repaid. Cash value will be reduced by any outstanding loans against the policy.
- 3 The rider is not available in all states.

This life insurance does not specifically cover funeral goods or services and may not cover the entire cost of your funeral at the time of your death. The beneficiary of this life insurance may use the proceeds for any purpose, unless otherwise directed.

EXCLUSIONS AND LIMITATIONS: If the insured dies by suicide, whether sane or insane, within two years (one year in ND) from the coverage effective date or the date of reinstatement, we will not pay the death benefit. We will terminate this policy and return the premiums paid without interest, minus any loans and loan interest to you.

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 forms ICC19-IWL5000-70/IWL5000-70, ICC19-IWL5000-100/IWL5000-100, ICC19-IWL5000J/IWL5000J and rider forms ICC23-IWL5000-LTC/IWL5000-LTC, ICC19-R-IWL5000-STR/R-IWL5000-STR, ICC19-R-IWL5000-CTR/R-IWL5000-CTR, ICC19-R-IWL5000-WP/R-IWL5000-WP, ICC19-R-IWL5000-ACCD/R-IWL5000-ACCD, ICC19-R-IWL5000-CI/R-IWL5000-CI, ICC19-R-IWL5000-CC/R-IWL5000-CC, ICC19-R-IWL5000-GPO/R-IWL5000-GPO (including state abbreviations where applicable). For cost and complete details of the coverage, call or write your Colonial Life benefits counselor or the company.

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