

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

Help protect your paycheck with Colonial Life’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:	\$ _____	\$ _____	\$ _____
	\$ _____	\$ _____	\$ _____
			<b>Total \$</b> _____

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

### Who’s being covered?

- You only
- You and your spouse
- You and your dependent children
- You, your spouse and your dependent children

### How much coverage do I need?

On-Job Accident/On-Job Sickness \$ \_\_\_\_\_ Off-Job Accident/Off-Job Sickness \$ \_\_\_\_\_

Select **One** Benefit Period Option:

On-Job

Off-Job

● **Total Disability**

- |                                |                |                |                |
|--------------------------------|----------------|----------------|----------------|
| <input type="radio"/> Option A | First 3 months | \$ _____/month | \$ _____/month |
|                                | Next 9 months  | \$ _____/month | \$ _____/month |
| <input type="radio"/> Option B | First 6 months | \$ _____/month | \$ _____/month |
|                                | Next 6 months  | \$ _____/month | \$ _____/month |

### When will my benefits start?

After an Accident: \_\_\_\_\_ days

After a Sickness: \_\_\_\_\_ days

### How much will it cost?

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

# Employee Coverage

In addition to disability coverage, this plan also provides employees with benefits for medical fees related to accidents, hospital confinement, accidental death and dismemberment, as well as fractures and dislocations.

Even if you're not disabled, the following benefits are payable for covered accidental injuries:

## Medical Fees for Accidents Only

Doctor's Office or Urgent Care Facility Visit (Once per covered accident) .....	\$75
X-Ray and Other Diagnostic Imaging (Once per covered accident) .....	\$75
Emergency Room Visit (Once per covered accident) .....	\$150

## Hospital Confinement Benefit or US Government Hospital Confinement Benefit for Accident or Sickness

### Pays in addition to disability benefit.

- Benefits begin on the first day of confinement in a hospital for a covered accident or sickness.  
Up to 3 months ..... \$1,200/month (\$40/day)  
The Hospital Confinement benefit and US Government Hospital Confinement benefit increases to \$6,000/month (\$200/day) when the Total Disability benefit ends at age 70

## Accidental Death and Dismemberment Benefits

### Benefits payable for death or dismemberment.

- Accidental Death ..... \$25,000
- Loss of a Finger or Toe  
Single Dismemberment ..... \$750  
Double Dismemberment ..... \$1,500
- Loss of a Hand, Foot or Sight of an Eye  
Single Dismemberment ..... \$7,500  
Double Dismemberment ..... \$15,000
- Accidental Death Common Carrier ..... \$50,000

## Complete Fractures

### Complete Fractures requiring closed reduction

Hip, Thigh .....	\$1,500
Vertebrae .....	1,350
Pelvis .....	1,200
Skull (depressed) .....	1,125
Leg .....	900
Foot, Ankle, Kneecap .....	750
Forearm, Hand, Wrist .....	750
Lower Jaw .....	600
Shoulder Blade, Collarbone .....	600
Skull (simple) .....	525
Upper Arm, Upper Jaw .....	525
Facial Bones .....	450
Vertebral Processes .....	300
Coccyx, Rib, Finger, Toe .....	120

## Complete Dislocations

### Complete Dislocations requiring closed reduction with anesthesia

Hip .....	\$1,350
Knee .....	975
Collarbone - sternoclavicular .....	750
Shoulder .....	750
Collarbone - acromioclavicular separation .....	675
Ankle, Foot .....	600
Hand .....	525
Lower Jaw .....	450
Wrist .....	375
Elbow .....	300
One Finger, Toe .....	120

For a fracture or dislocation requiring an open reduction, your benefit would be 1½ times the amount shown.

## Additional Features

- Waiver of Premium
- Worldwide Coverage

## Optional Spouse and Dependent Coverage

You may cover one or all of the eligible dependent members of your family for an additional premium.

### Medical Fees for Accidents Only

Doctor's Office or Urgent Care Facility Visit (Once per covered accident) .....	\$75
X-Ray and Other Diagnostic Imaging (Once per covered accident) .....	\$75
Emergency Room Visit (Once per covered accident) .....	\$150

### Hospital Confinement Benefit or US Government Hospital Confinement Benefit for Accident or Sickness

- Up to 3 months .....

\$1,200/month (\$40/day)

### Accidental Death and Dismemberment Benefits

- Accidental Death .....
- |            |          |
|------------|----------|
| Spouse     | \$10,000 |
| Child(ren) | \$5,000  |
- Loss of a Finger or Toe
 

Single Dismemberment .....	\$500
Double Dismemberment .....	\$1,000
  - Loss of a Hand, Foot or Sight of an Eye
 

Single Dismemberment .....	\$750
Double Dismemberment .....	\$1,500
  - Accidental Death Common Carrier .....
- |            |          |
|------------|----------|
| Spouse     | \$20,000 |
| Child(ren) | \$10,000 |

# Here are some frequently asked questions about Colonial Life's 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 all of the material and substantial duties of your regular occupation; and
- Not engaged in any other employment or occupation for wage or profit; and
- Under the regular and appropriate care of a doctor.

## When do disability benefits end?

The Total Disability Benefit will end on the policy anniversary date on or after your 70th birthday. The Hospital Confinement benefit increases when the Total Disability Benefit ends.

## What is a pre-existing condition?

A pre-existing condition is when you have a sickness or physical condition for which you were treated, had medical testing, received medical advice, or had taken medication within 12 months testing, or before the effective date of your policy.

If you become disabled because of a pre-existing condition, Colonial Life will not pay for any disability period if it begins during the first 12 months the policy is in force.

## EXCLUSIONS

We will not pay benefits for injuries received in accidents or sicknesses which are caused by or are the result of: intoxication or drug addiction; aviation; giving birth as the result of a normal pregnancy, including elective Cesarean, in which conception occurred prior to the 30th day after the effective date of this policy; felonies or illegal jobs; having a pre-existing condition as described and limited by the policy; mental or emotional disease or disorder; committing or trying to commit suicide or injuring yourself intentionally; being exposed to war or any act of war or serving in the armed forces of any country or authority.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy form ED DIS 1.0-NJ. 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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## 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 as long as you continue to pay your premiums when they are due.

## 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. Colonial Life can change your premium only if we change it on all policies of the same class in the state where your policy was issued.

## What is a covered accident or a covered sickness?

A covered accident is an accident which:

- Occurs on or after the effective date of the policy;
- Occurs while the policy is in force;
- Is of a type listed on the Policy Schedule; and
- Is not excluded by name or specific description in the policy.

A covered sickness means an illness, infection, disease or any other abnormal physical condition, not caused by an accident which:

- Causes losses beginning while the policy is in force;
- Is diagnosed after the effective date of the policy;
- Is of a type listed on the Policy Schedule; and
- Is not excluded by name or specific description in the policy.

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