



# Group Short Term Disability Insurance\*



If a covered accident or covered sickness prevents you from earning a paycheck, group short term disability insurance can provide a monthly benefit to help you cover your ongoing expenses, often at a more reasonable rate than individual insurance.

## 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, and use this worksheet to help determine the coverage that's right for you.<sup>1</sup>

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)	\$
<b>Total monthly expenses (add lines 1-7 together)</b>	<b>\$</b>

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 \$7,500. 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. 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?

"Totally disabled" or "total disability" means you are unable to perform the material and substantial duties of your occupation, not working at any occupation, 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 after at least 14 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 74.

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

Through a feature called "portability," you may be able to keep your coverage even if you change jobs. Talk with your benefits counselor for details.

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

If you are disabled while outside of the United States, Canada or Mexico, 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.**

\* The filed product name in ID is Group Short Term Disability Income Protection Insurance Policy. In NH it is Group Disability Income Protection Coverage Policy. In PA it is Group Short Term Disability Insurance Non-Participating.

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, felonies or illegal occupations, flying, hazardous avocations, intoxicants and narcotics, psychiatric or psychological conditions, racing, semi-professional or professional sports, 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 certificate.

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 coverage effective date.

We will not pay for loss when the disability is a pre-existing condition as defined in this certificate, unless you have satisfied the pre-existing condition limitation period (typically 12 months) shown on the Certificate Schedule on the date you suffer a loss due to a covered accident or covered sickness.

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 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 GDIS-P and certificate form GDIS-C (including state abbreviations where used, for example: GDIS-P-TX and GDIS-C-TX). This form is not complete without form number 1675200 in applicable states. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company. An insurance producer may contact you.

# Group Short Term Disability Insurance\*

## Exclusions and limitations

### State-specific exclusions and limitations

**CT:** Drug use, intoxication added. Alcoholism or drug addiction, intoxicants and narcotics removed. "Felonies or illegal occupations" changed to "Felonies."

**DE:** Alcoholism and drug addiction removed.

**ID:** Added elective abortion. Giving birth limitation removed. Flying, hazardous avocations, intoxicants or narcotics, racing, and semi-professional or professional sports removed. Psychiatric or psychological conditions changed to mental or nervous disorders.

**KS:** Giving birth limitation removed.

**MD:** Alcoholism and drug addiction removed. Giving birth limitation removed.

**MI:** Removed intoxicants and narcotics. Removed suicide or injuries which you intentionally do to yourself.

**MN:** Alcoholism and drug addiction removed. Narcotic addiction added.

**MO:** Alcoholism changed to drug addiction. Felonies or illegal occupations removed. Illegal activities added.

**NC:** Giving birth limitation is referred to as "Birth limitation." We will not pay benefits due to being pregnant before the policy coverage effective date shown on the policy schedule. Disability due to complications of pregnancy will be covered to the same extent as a covered sickness.

**NH:** Intoxicants and narcotics, racing removed. Giving birth limitation removed.

**NJ:** Removed "or armed conflict" from "War"

**NV:** Alcoholism and drug addiction, intoxicants and narcotics removed.

**OH:** Giving birth limitation: We will not pay benefits for losses due to you giving birth within the first 270 days after the policy coverage effective date.

**OK:** Psychiatric or psychological conditions changed to mental or emotional conditions benefit. "Intoxicant and narcotics" changed to "Narcotics."

**PA:** Psychiatric or psychological conditions changed to mental, nervous or emotional disorders benefit. Alcoholism and drug addiction removed.

**VA:** Giving birth also includes "Pregnancy resulting from the act of rape which was reported to the police within seven days following its occurrence will be covered to the same extent as any other covered accident. The seven-day requirement will be extended to 180 days in the case of an act of rape or incest of a female under 13 years of age."

**WA:** Hazardous avocations, intoxicants and narcotics, racing, and semi-professional or professional sports removed. Giving birth limitation removed.

**WY:** Giving birth limitation removed.

### State-specific pre-existing condition limitations

**ID:** 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 6 months before the coverage effective date. We will not pay for loss when the disability is a pre-existing condition as defined in the certificate, unless you have satisfied the pre-existing condition limitation period (12 months) shown on the Certificate Schedule on the date you suffer a loss due to a covered accident or covered sickness.

**IN:** 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 6 months before the coverage effective date. We will not pay for loss when the disability is a pre-existing condition as defined in the certificate, unless you have satisfied the pre-existing condition limitation period (12 months) shown on the Certificate Schedule on the date you suffer a loss due to a covered accident or covered sickness.

**MA:** 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.

**MD:** Pre-existing condition does not include a condition revealed on the application unless excluded by a signed waiver rider. A condition admitted or disclosed on the application will be covered unless the disease or condition is excluded by name or specific description by means of a signed waiver attached to the contract.

**ME:** Remove "had taken medication."

**MI:** 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 6 months before the coverage effective date. We will not pay for loss when the disability is a pre-existing condition as defined in the certificate, unless you have satisfied the pre-existing condition limitation period (12 months) shown on the Certificate Schedule on the date you suffer a loss due to a covered accident or covered sickness.

**NC:** Pre-existing condition means those conditions for which medical advice, diagnosis, care, or treatment was received or recommended within the one-year period immediately preceding the policy coverage effective date shown. If you are 65 or older when this certificate is issued, pre-existing conditions will include only conditions specifically eliminated by rider. Any recurrent disability caused by a pre-existing condition will not be covered if it is treated as a continuation of the previous disability.

## State-specific pre-existing condition limitations, continued

**NJ:** 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 6 months before the coverage effective date. We will not pay for loss when the disability is a pre-existing condition as defined in the certificate, unless you have satisfied the pre-existing condition limitation period (12 months) shown on the Certificate Schedule on the date you suffer a loss due to a covered accident or covered sickness.

This pre-existing condition limitation will not apply if you had prior disability coverage under another Colonial Life & Accident group disability policy and benefits were paid for the condition which otherwise would have been excluded or limited under the policy to which the certificate attaches.

**NV:** 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 6 months before the coverage effective date. Pre-existing Condition does not include genetic information in the absence of a diagnosis of the condition related to such information. We will not pay for loss when the disability is a pre-existing condition as defined in the certificate, unless you have satisfied the pre-existing condition limitation period (12 months) shown on the Certificate Schedule on the date you suffer a loss due to a covered accident or covered sickness.

**PA:** Pre-Existing Condition means a disease or physical condition for which you received medical advice or treatment within 90 days before the coverage effective date. We will not pay for loss when the disability is a pre-existing condition as defined in the certificate, unless you have satisfied the pre-existing condition limitation period (12 months) shown on the Certificate Schedule on the date you suffer a loss due to a covered accident or covered sickness.

**VA:** Remove "had medical testing" and "had taken medication."

**WY:** PPre-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 6 months before the coverage effective date. We will not pay for loss when the disability is a pre-existing condition as defined in the certificate, unless you have satisfied the pre-existing condition limitation period (12 months) shown on the Certificate Schedule on the date you suffer a loss due to a covered accident or covered sickness.

## State-specific definitions of total disability

**IA:** Removed "under the regular and appropriate care of a doctor" and changed to "and under the care of a doctor." Partial disability is referred to as "residual disability" or "residually disabled."

**MA:** Insured is not required to be totally disabled 14 days prior to partial disability.

**MD:** Totally disabled or total disability during the first 12 months of disability means you are: unable, by reason of injury or sickness, to perform each and every duty pertaining to your occupation, and under the regular and appropriate care of a doctor. After the first 12 months of disability, totally disabled or total disability means you are unable to perform each and every duty of any business or occupation for which you are reasonably fitted by education, training or experience.

**ME:** Removed "regular and appropriate" in regard to care of a doctor.

**MO:** Total disability means you are unable to perform the material and substantial duties of your job, and are not, in fact, working at any job. We will pay this benefit if you are under the regular and appropriate care of a doctor, unless the doctor advises regular care is no longer needed.

**NJ:** Means you are unable to perform the material and substantial duties of your regular occupation, not, in fact, working for the policyholder, and under the regular and appropriate care of a doctor.

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