

Group Disability Insurance



ColonialLife.com

You never know when a disability could impact your way of life. Fortunately, there's a way to help protect your income. If an accident or sickness prevents you from earning a paycheck, disability insurance can provide a monthly benefit to help you cover your ongoing expenses.

Can you afford to not protect your paycheck?

You don't have the same lifestyle expenses as the next person. That's why you need disability coverage that can be customized to fit your specific needs.

After calculating your monthly expenses, your benefits counselor can help you complete the benefits worksheet.

ESTIMATED MONTHLY EXPENSES	AMOUNT
Mortgage or rent	\$
Utilities (electric/gas, phone, water, TV, Internet)	\$
Transportation costs (gas, car payments)	\$
Food	\$
Health (medical needs and prescription drugs)	\$
Other	\$
TOTAL	\$

Benefits worksheet

How much 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.*

If your plan includes on-job accident/sickness benefits, the benefit is 50% of the off-job amount.

How long will I receive benefits?

Benefit period: _____ months

The partial disability benefit period is three months.

When will my total disability benefits start?

After an accident: _____ days

After a sickness: _____ days

*Subject to income requirements

Product information and features

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 gainful occupation for which you are fitted by education, training and experience; and under the regular and appropriate care of a doctor.

Partial disability

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.

Waiver of premium

We will waive your premium payments after 90 consecutive days of a covered disability.

Geographical limitations

If you are disabled while outside of the United States, you may receive benefits for up to 60 days before you have to return to the U.S.

Issue age

Coverage is available from ages 17 to 74.

Portability

You may be able to keep your coverage even if you change jobs.

Premium

Your premium is based on your age when you purchase coverage and the amount of coverage you are eligible to buy. Your premium will not change as you age.



For more information, talk with your benefits counselor.

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. We will not pay for loss when the disability is a pre-existing condition as described in the certificate.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy form GDIS-P-TN and certificate form GDIS-C-TN. This is not an insurance contract and only the actual policy and certificate provisions will control.