



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.¹

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/on-job 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 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 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?

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.

* The filed product name in Idaho is Short Term Disability Income Protection Insurance. The filed product name in New Hampshire is Disability Income Protection Coverage. The filed product name in Pennsylvania is Disability Income Coverage. A Connecticut policy, Iowa policy or Kansas policy with a benefit period of 3 months is considered Limited Benefit Health Insurance Coverage. A Texas policy with a benefit period of 3 months is considered Limited Benefit Individual Short Term Disability Insurance.

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: 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.

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 and rider form ISTD3000-ADIB (including state abbreviations where used, for example: ISTD3000-TX and ISTD3000-ADIB-TX). This form is not complete without form number 1498879 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.

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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.



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* 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).

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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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