

Disability Plus: Individual short-term disability insurance

Supplemental health benefits

Your Disability Plus¹ plan features an optional bundle of supplemental health benefit riders that can further strengthen your financial protection from the unexpected.

This bundle features:

- Benefits to help cover medical and nonmedical expenses related to a disability caused by a covered injury or sickness
- Two levels of coverage to best meet your needs (the level you select applies to all benefits in the bundle)
- Benefits that pay regardless of other insurance coverage, including paid medical leave or disability leave
- Benefits payable directly to you, so you can choose how you use the payments

BENEFIT BUNDLE LEVEL (SELECT ONE):

LEVEL 1

☐

LEVEL 2

☐


BENEFITS INCLUDED:

- Injury
- Injury/Sickness Hospital Admission & Confinement
- Critical Illness
- Diagnostic Procedure

Injury Benefit Rider

Injuries can be unexpected, and so can related medical costs. The following table includes a sample of benefits covered by the bundle. Benefits are per covered person per covered injury unless stated otherwise.

BENEFITS	LEVEL 1	LEVEL 2
INITIAL CARE		
Injury emergency treatment Hospital emergency room, urgent care facility or physician's office (Two visits per calendar year)	\$50	\$75
X-ray (Once per injury)	\$20	\$30
FOLLOW-UP CARE		
Injury follow-up treatment (including Transportation)/Telemedicine (Two visits per accident, four visits per calendar year)	\$25	\$45
Medical imaging study (CT, CAT scan, EEG, EMG, MR or MRI) (One per calendar year)	\$75	\$150
COMMON INJURIES		
Dislocation – Separated joint		
Nonsurgical – repair	\$75–\$1,500	\$100–\$2,000
<i>Examples:</i> Elbow	\$400	\$500
Ankle	\$750	\$1,000
Knee (except patella)	\$1,000	\$1,125
Surgical – repair	\$150–\$3,000	\$200–\$4,000
<i>Examples:</i> Elbow	\$800	\$1,000
Ankle	\$1,500	\$2,000
Knee (except patella)	\$2,000	\$2,250
Incomplete dislocation or dislocation without anesthesia: 25% of nonsurgical benefit		
Fracture – complete		
Nonsurgical – repair	\$225–\$1,500	\$250–\$2,200
<i>Examples:</i> Hand, foot or wrist	\$325	\$375
Collarbone	\$500	\$625
Leg	\$750	\$1,000
Surgical – repair	\$450–\$3,000	\$500–\$4,400
<i>Examples:</i> Hand, foot or wrist	\$650	\$750
Collarbone	\$1,000	\$1,250
Leg	\$1,500	\$2,000
Chip fracture: 25% of nonsurgical benefit		

Injury/Sickness Hospital Admission & Confinement Benefit Rider

This benefit can help pay for out-of-pocket medical costs related to a hospital stay, even if your health insurance may not cover it.

BENEFITS	LEVEL 1	LEVEL 2
Hospital admission <ul style="list-style-type: none">Due to injury- or sickness-related disabilityPayable once for a covered injury- or sickness-related disability	\$250	\$500
Hospital confinement daily <ul style="list-style-type: none">Due to injury- or sickness-related disabilityUp to 15 days per confinement for a covered injury or sicknessRe-confinement for the same or related condition within 90 days of discharge is considered a continuation of a previous confinement	\$50/day	\$75/day

Critical Illness Benefit Rider

When you experience a covered critical illness-related disability, this benefit helps pay for related medical and nonmedical expenses such as childcare, home health care, and travel to and from treatment centers.

BENEFITS	LEVEL 1	LEVEL 2
Critical illness, per diagnosis Payable once per diagnosis	\$2,500	\$5,000

Covered illnesses include:

- End-stage renal (kidney) failure
- Heart attack (myocardial infarction)
- Stroke

Please refer to the rider for complete definitions of covered illnesses.

Subsequent diagnosis for a different critical illness: If you receive a benefit for a critical illness and are later diagnosed with a different critical illness, 100% of the coverage amount may be payable for the second, different critical illness. The dates of diagnoses must be separated by at least 180 days.

Subsequent diagnosis of the same critical illness: If you receive a benefit for a critical illness and are later diagnosed with the same critical illness, 25% of the coverage amount may be payable for that same critical illness. The dates of diagnoses must be separated by at least 180 days.



Critical illness benefit helps pay for:



Travel to and from treatment centers



Home health care



Childcare

Diagnostic Procedure Benefit Rider

Diagnostic procedures and tests can help you and your doctors determine the root cause of a disabling injury or sickness, and help determine the best course of treatment and recovery. This benefit is designed to help with medical costs that your health insurance may not cover.



For more information,
talk with your benefits
counselor.

DIAGNOSTIC PROCEDURE BENEFITS	LEVEL 1	LEVEL 2
Tier 1 (See covered tests below)	\$100	\$200
Tier 2 (See covered tests below)	\$200	\$400
Maximum per calendar year for all covered diagnostic procedures combined	\$200	\$400

TIER 1 COVERED DIAGNOSTIC PROCEDURES

- Breast
 - Biopsy (incisional, needle, stereotactic)
- Diagnostic radiology
 - Nuclear medicine test
- Digestive
 - Barium enema/lower GI series
 - Barium swallow/upper GI series
 - Esophagogastroduodenoscopy (EGD)
- Ear, nose, throat, mouth
 - Laryngoscopy
- Gynecological
 - Amniocentesis
 - Cervical biopsy
 - Cone biopsy
 - Endometrial biopsy
 - Hysteroscopy
 - Loop electrosurgical excisional procedure (LEEP)
- Liver – biopsy
- Lymphatic – biopsy
- Miscellaneous
 - Bone marrow aspiration/biopsy
- Renal – biopsy
- Respiratory
 - Biopsy
 - Bronchoscopy
 - Pulmonary function test (PFT)
- Skin
 - Biopsy
 - Excision of lesion
- Thyroid – biopsy
- Urologic
 - Cystoscopy

TIER 2 COVERED DIAGNOSTIC PROCEDURES

- Cardiac
 - Angiogram
 - Arteriogram
 - Thallium stress test
 - Transesophageal echocardiogram (TEE)
- Diagnostic radiology
 - Computerized tomography scan (CT scan)
 - Electroencephalogram (EEG)
 - Magnetic resonance imaging (MRI)
 - Myelogram
 - Positron emission tomography scan (PET scan)

1. Disability Plus is the marketing name of the insurance product filed as "Individual Short-Term Disability Insurance Policy" and its associated riders.

HEALTH SAVINGS ACCOUNT (HSA) COMPATIBLE

These riders are compatible with HSA guidelines and any other HSA plan. They may also be offered to employees who do not have HSAs.

THE RIDERS PROVIDE LIMITED BENEFITS

Insureds in some states must be covered by comprehensive health insurance before applying for this coverage.

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 ICC21-DIP3000 and rider forms ICC21-DIP3000-R-ACC, ICC21-DIP3000-R-CI, ICC21-DIP3000-R-HC and ICC21-DIP3000-R-DPB. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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