



Individual Short Term Disability Insurance

First Day Hospital Benefit



The first day hospital benefit enables you to receive your disability benefits from the first day you are admitted to a hospital. This benefit can help you pay for your medical bills and other expenses, so you can focus on your care and recovery.

How it works

If you select a plan with an elimination period of 30 days or less, this benefit waives that elimination period from the first day of hospital confinement for a total disability due to a covered accident or sickness. This means you'll begin receiving disability benefits from the first day you are confined to a hospital.

Disability benefits will continue even after you are discharged, as long as you continue to have a covered disability.

Confinement means you are admitted to a hospital and confined as a resident inpatient (including intensive care) on the advice of a physician.



**For more
information, talk
with your
Colonial Life
benefits counselor.**

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). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC.

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