



Individual Short Term Disability Insurance

Additional Disability Benefit Rider

This benefit enables you to increase your disability coverage as your salary and lifestyle needs change, and protect more of your income if you have a covered accident or illness and can't work. And since you don't have to answer health questions, it's easy to add more coverage.

Frequently asked questions on how this benefit works:

When can you increase your coverage?

You can increase your disability coverage at two different enrollments.¹ This option is included in all disability plans, and you're able to purchase additional coverage during future enrollments without answering health questions.

How much disability coverage can you add?

You can increase your disability coverage by either \$100 or \$200 per month with this benefit. To add \$300 or more of disability benefits, you must apply for additional coverage.¹

Can you keep the rider if you change jobs?

Yes. If you leave your job, you can take your coverage with you.



**To learn more,
talk with your
benefits counselor.**

1. Additional Disability Benefit Rider: The first opportunity is available starting six months after your original policy effective date. The second opportunity is available starting nine months after your first rider effective date. The base coverage combined with the additional disability benefit rider cannot exceed 60% of income replacement. The total benefit amount including the base coverage combined with the additional disability benefit rider should not exceed \$4,000 per month. If policyholders have more than \$4,000 in monthly coverage, they can purchase additional coverage through standard underwriting.

Limitations and Exclusions: The additional disability benefit rider pre-existing conditions are based on the coverage effective date of the additional disability benefit rider, not the coverage effective date of the base policy. While the additional disability benefit rider is offered on a guaranteed-issue basis, the pre-existing exclusion applies to the additional disability benefit rider.

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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