



Disability Plus: Individual short-term disability insurance

Mental or nervous disorders coverage

Although disabilities are often associated with an injury or illness, mental or nervous disorders can also leave you unable to earn an income.¹

Your state paid medical leave program may pay benefits if a covered mental or nervous disorder leaves you unable to work. If it does, your state paid medical leave may not cover enough of your expenses or last for as long as you need for recovery.

MENTAL OR NERVOUS DISORDERS COVERAGE

- Your plan offers a monthly disability benefit that can help provide financial support so you can focus on what's important — treatment, relief and recovery.
- Your benefit pays regardless of other insurance coverage, including paid medical leave.

Mental or nervous disorders coverage is one more way Colonial Life Disability Plus helps protect you from the unexpected challenges in life.



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

1. Mental or Nervous Disorders means a psychiatric or psychological condition classified in the most recent Diagnostic and Statistical Manual of Mental Health Disorders (DSM) published by the American Psychiatric Association (APA), as of the date the disability begins. If the DSM is discontinued or replaced, these disorders will be those classified in the diagnostic manual then used by the APA as of the date the disability begins. If the APA no longer published a diagnostic manual or the APA ceases to exist, we will use a comparable diagnostic manual subject to approval by the Interstate Insurance Product Regulation Commission prior to the use of this diagnostic manual.

EXCLUSIONS AND LIMITATIONS

The mental or nervous disorders benefit is only applicable when combined with the ICC21-DIP3000 base policy. The exclusions listed on the ICC21-DIP3000 base policy apply, except for the mental or nervous disorders exclusion, when you have 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 ICC21-DIP3000-R-DIS. 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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