

# Disability Plus: Individual short-term disability insurance

## Supplemental health benefits

Your Disability Plus<sup>1</sup> 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
- Critical Illness

# 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 disability-related injury unless stated otherwise.

BENEFITS	LEVEL 1	LEVEL 2
<b>INITIAL CARE</b>		
<b>Injury emergency treatment</b> Hospital emergency room, urgent care facility or physician's office (Two visits per calendar year)	<b>\$50</b>	<b>\$75</b>
<b>X-ray</b> (Once per injury)	<b>\$20</b>	<b>\$30</b>
<b>FOLLOW-UP CARE</b>		
<b>Injury follow-up treatment (including Transportation)/Telemedicine</b> (Two visits per accident, four visits per calendar year)	<b>\$25</b>	<b>\$45</b>
<b>Medical imaging study (CT, CAT scan, EEG, EMG, MR or MRI)</b> (One per calendar year)	<b>\$75</b>	<b>\$150</b>
<b>COMMON INJURIES</b>		
<b>Dislocation – Separated joint</b>		
<b>Nonsurgical – repair</b>	<b>\$7–\$1,500</b>	<b>\$100–\$2,000</b>
<i>Examples:</i> Elbow	\$400	\$500
Ankle	\$750	\$1,000
Knee (except patella)	\$1,000	\$1,125
<b>Surgical – repair</b>	<b>\$150–\$3,000</b>	<b>\$200–\$4,000</b>
<i>Examples:</i> Elbow	\$800	\$1,000
Ankle	\$1,500	\$2,000
Knee (except patella)	\$2,000	\$2,250
<b>Incomplete dislocation or dislocation without anesthesia: 25% of nonsurgical benefit</b>		
<b>Fracture – complete</b>		
<b>Nonsurgical – repair</b>	<b>\$225–\$1,500</b>	<b>\$250–\$2,200</b>
<i>Examples:</i> Hand, foot or wrist	\$325	\$375
Collarbone	\$500	\$625
Leg	\$750	\$1,000
<b>Surgical – repair</b>	<b>\$450–\$3,000</b>	<b>\$500–\$4,400</b>
<i>Examples:</i> Hand, foot or wrist	\$650	\$750
Collarbone	\$1,000	\$1,250
Leg	\$1,500	\$2,000
<b>Chip fracture: 25% of nonsurgical benefit</b>		



# 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
<b>Critical illness, per diagnosis</b> Payable once per diagnosis	<b>\$2,500</b>	<b>\$5,000</b>

**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



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

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 POLICY PROVIDES 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 and ICC21-DIP3000-R-CI. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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