



# Disability Plus: Individual short-term disability insurance

## Base Plan

If you are unable to work due to injury or sickness, you may qualify for state paid medical leave (PML). However, PML may not pay enough or last long enough to protect your income. Use this worksheet to see how Colonial Life Disability Plus can help fill gaps so you can focus on recovery.

### Disability Plus Benefits Worksheet

Talk with your benefits counselor about your expenses and your state paid medical leave<sup>1</sup> benefit to help you determine the Disability Plus benefits coverage that's right for you.

MONTHLY EXPENSES	Round to the nearest hundred
Rent or mortgage (insurance, minor home repairs)	\$
Transportation (gas, car, bus, car maintenance and insurance)	\$
Utilities (cell phone, Wi-Fi, electricity/gas, water)	\$
Food and household necessities (toiletries, cleaning supplies)	\$
Childcare (day care, after school care)	\$
Health (medical needs and prescription drugs)	\$
Other (gym/fitness, streaming/cable, extracurricular)	\$
<b>Total monthly expenses (add lines 1-7 together)</b>	\$

Your state's paid medical leave approximate benefits:

Monthly benefit: \_\_\_\_\_ Benefit period up to: \_\_\_\_\_

### DISABILITY PLUS: WHAT'S RIGHT FOR ME?

#### 1. How much disability coverage do I need?

Monthly benefit amount for off-job injury and off-job sickness:

\$ \_\_\_\_\_

*Subject to income requirements  
If your plan includes on-job injury/  
on-job sickness benefits, the on-job  
benefit is 50% of the off-job amount.*

#### 2. How long do I want benefits coverage?

Benefit period: \_\_\_\_\_ months

*The partial disability benefit period is three months.*

#### 3. When would I like my total disability benefits to start?

After an injury: \_\_\_\_\_ days

After a sickness: \_\_\_\_\_ days

## FREQUENTLY ASKED QUESTIONS

### What is the definition of total disability?

"Totally disabled" or "total disability" means you are unable to perform the material and substantial duties of your occupation, not working at any occupation, and under the regular and appropriate care of a physician.

### How does partial disability work?

If you are able to return to work part-time, you may still be able to receive 50% of your total disability benefit.

### What is waiver of premium?

We will waive your premium payments after 90 consecutive days of a covered disability.

### What are the age guidelines to qualify for this coverage?

Coverage is available from ages 17 to 74.

### Can I keep my coverage if I change jobs or employers?

You can keep your coverage to age 75, even if you change occupations, as long as you pay your premiums when they are due.

### What happens if I am disabled while traveling outside of the country?

If you are totally disabled longer than the elimination period while outside of the United States, Canada, Mexico, Puerto Rico, the Bahama Islands, the Virgin Islands, Bermuda, or Jamaica, you may receive benefits for up to the maximum benefit period for total disability and partial disability combined, not to exceed 12 months, before you must return to the U.S. to continue receiving benefits.



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

1. State paid medical leave (PML) benefits fall under state-specific program names. For example, in New Jersey, it may be referred to as Temporary Disability Insurance (TDI).

### EXCLUSIONS AND LIMITATIONS

We will not pay benefits for losses that are caused by, contributed to by, or occur as the result of: aeronautics; aviation; bungee jumping, racing, and sports for wage, compensation, or profit; chemical dependency; cosmetic surgery; felonies; illegal occupations; intoxicants, narcotics or other controlled substances (not applicable in the State of Washington); mental or nervous disorders; suicide or injuries which you intentionally do to yourself; or war, riot, or armed conflict. We will not pay for losses due to you giving birth within the first nine months after the coverage effective date of the policy. We will not pay for loss when the disability is a pre-existing condition as described in the policy.

Pre-existing condition means a sickness or physical condition, whether diagnosed or not, for which you were treated, had medical testing, received medical advice, or had taken medication within 12 months before the policy coverage effective date shown on the policy schedule.

If we do not pay a claim because the illness is a pre-existing condition, we will provide the insured with the following: a written denial letter; and the information we have documenting the treatment or observation of the pre-existing condition. After this policy has been in force for 12 months from the policy coverage effective date shown on the policy schedule, we will pay benefits for any pre-existing condition not excluded by name or specific description if the covered disability began at least 12 months after the policy coverage effective date and the elimination period has been satisfied.

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. 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.

© 2022 Colonial Life & Accident Insurance Company. All rights reserved. Colonial Life is a registered trademark and marketing brand of Colonial Life & Accident Insurance Company.