Colonial Life - Disability Insurance

Enroll October 13 - November 6, 2026

COUNTY OF SAN MATEO

Voluntary benefits allow you to provide an additional layer of financial protection, on top of your medical plan coverage. Think of this as a way to protect your income and pay for expected and unexpected expenses **not covered by your medical plan** such as deductibles, co-pays, out-of-network treatments, home health care needs, travel expenses and more.

DISABILITY INSURANCE:

If you become disabled, you could be out of work for a while. Without your income, how would you pay for everyday living expenses? Colonial Life offers a financial protection option and pays in addition to any eligible CA SDI payments.

- Benefits payable directly to you in regular payments if you can't work because of a covered accident or sickness (injury or illness).
- **For a qualified disability, benefits are payable up to 6 months after a 14 day waiting period.**

Your Colonial Life benefits counselor will help you determine the amount of coverage that's right for you.

YOU HAVE 2 WAYS TO ENROLL:

1. Self-enroll online: On the first day of open enrollment, you will receive an email from Employee Navigator with instructions to register to self-enroll in Colonial Life's short-term disability insurance.
2. Contact the Enrollment Center: **800-696-1484**.
   This is a monitored voicemail box. Please leave your name and best contact number.
   A Colonial Life benefits counselor will connect with you to arrange a virtual enrollment session.

What you need to file a claim

You'll need the following information:

- A diagnosis from a doctor
- Date and description of illness
- Your physician's name, address and phone/fax number (primary AND treating)

You'll need the following documents:

- A medical bill that shows proof of treatment
- Itemized bill with treatment notes
- Admission and discharge summary
- For pregnancy-related disability taken pre-delivery, you may need physician's notes

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ColonialLife.com

The policies, their names or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

Policy forms marketed by the company vary by product and are too numerous to list in the advertisement, but a list can be provided upon request.

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Disability Claims Checklist

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Identify your policy *(Please include at least three pieces of identifying information.)*

- ☐ Policy number
- ☐ Policyholder's name
- ☐ Policyholder's date of birth
- ☐ Policyholder's Social Security Number
- ☐ Policyholder's address

What you need to file a claim

- ☐ Patient's name and date of birth, and Social Security Number (if other than policyholder)
- ☐ Signed and dated authorization form (This allows Colonial Life to request additional documentation on your behalf)
- ☐ Patient's relationship to policyholder (if other than policyholder)
- ☐ Disability claim form

Proof of disability *(Please obtain the supporting documents for the corresponding benefit.) Refer to your policy/certificate for a complete description of covered benefits and provisions.*

For illness:

- ☐ Physician's statement completed in its entirety (completed by treating physician)
- ☐ Employer's statement completed in its entirety (by the employer)
- ☐ Date symptoms first occurred
- ☐ Date of first treatment

For injuries:

- ☐ Date and description of injury
- ☐ Location of the injury (If on-job injury, attach copy of Report of Injury documentation)
- ☐ Physician's statement completed in its entirety (completed by treating physician)
- ☐ Employer's statement completed in its entirety (by the employer)

For pregnancy:

- ☐ Physician's statement completed in its entirety (completed by treating physician)
- ☐ The date and type of delivery
- ☐ Physician office notes - If the physician placed patient on disability prior to delivery.

NOTE: *Continuous proof of disability may be needed.*

Helpful Tips *Have multiple coverages? Complete a universal/multi-policy claim form.*

Sign up on Colonial Life for Policyholders

File and Track your Claim
File a new claim, submit your claim documentation, and follow your claim from start to finish. Receive alerts if we need additional information through our Colonial Life Claim Tracker.

See Coverage
Review your policy and benefit details to see what's covered and benefit amounts.

Direct Deposit
Enroll in direct deposit and receive payments up to a week faster than paper checks.

File your claim online

This checklist is intended to assist policyholders when filing claims and does not constitute a guarantee of claims payments or act as an all-inclusive list. Colonial Life reserves the right to request additional information deemed necessary to complete our review.