



# Group Short Term Disability Insurance\*

If a covered injury or covered sickness prevents you from earning a paycheck, group short term disability insurance can provide a monthly benefit to help you cover your ongoing expenses, often at a more reasonable rate than individual insurance.

## Disability insurance worksheet

You can tailor disability coverage to fit your specific needs. Talk with your benefits counselor about your expenses and other paid leave benefits, such as state paid medical leave, and use this worksheet to help determine the coverage that's right for you.<sup>1</sup>

MONTHLY EXPENSES	ROUND TO THE NEAREST HUNDRED
Rent or mortgage (insurance, minor home repairs)	\$
Transportation (car note, bus fare, insurance, gas, maintenance)	\$
Utilities (cell phone, Wi-Fi, electricity/gas, water)	\$
Food and household necessities (toiletries, cleaning supplies)	\$
Childcare (daycare, 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>	<b>\$</b>

Your state's paid medical leave approximate benefits (if any):

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

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

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

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

Up to 30% of monthly income

Choose a monthly benefit amount between \$500 and \$4,000. Subject to income requirements.

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

Benefit period: 6 months

The partial disability benefit period is three months. Partial disability benefit is 50% of the total disability amount.

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

After an injury: 14 days

After a sickness: 14 days

## Frequently asked questions

### What is the definition of total disability?

“Totally disabled” or “total disability” means that as a result of a sickness or injury you are unable to perform with reasonable continuity the substantial and material acts necessary to pursue your usual occupation and you are not working in your usual occupation.

### How does partial or residual disability work?

If you are able to return to work part time after at least 1 day of being paid for a total disability, you may be able to still receive 50% of your total disability benefit. Partial or residual disability means you are not totally disabled and that while actually working in your usual occupation, as a result of sickness or injury you are unable to earn 80% or more of your pre-disability earnings.

### 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?

Through a feature called “portability,” you may be able to keep your coverage even if you change jobs. Talk with your benefits counselor for details.

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

If you are disabled while outside of the United States, Canada, Mexico, Puerto Rico, Bahama Islands, Virgin Islands, Bermuda or Jamaica, you may receive benefits for up to 60 days before you have to return to the U.S. in order to continue receiving benefits.

\* The filed product name in California is Group Short Term Limited Disability Income Insurance Policy.

1 State paid medical leave (PML) benefits fall under state-specific program names. For example, in California, it may be referred to as State Disability Income (SDI).

#### EXCLUSIONS AND LIMITATIONS

We will not pay benefits for losses that are caused by, contributed to by or occur as the result of: alcoholism or drug addiction, felonies or illegal occupations, flying, hazardous avocations, intoxicants and controlled substances, racing, professional sports, suicide or injuries which you intentionally do to yourself, war 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 certificate.

Pre-existing condition means: you received medical treatment, care or services for a diagnosed condition or took prescribed medication for a diagnosed condition in the 12 months immediately prior to the effective date of coverage under this rider; or you suffered from a physical or mental condition, whether diagnosed or undiagnosed, which

was misrepresented or not disclosed in your application: for which you received a physician’s advice or treatment within 12 months before the date of issue, or which caused symptoms within one year before the date of issue for which a prudent person would usually seek medical advice or treatment, and the disability caused or substantially contributed to by the condition begins in the first 12 months after the effective date of coverage under this contract.

We will not pay for loss when the disability is a pre-existing condition as defined in this certificate, unless you have satisfied the pre-existing condition limitation period (typically 12 months) shown on the Certificate Schedule on the date you suffer a loss due to a covered accident or covered sickness.

This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The insurance has exclusions and limitations which may affect any benefits payable. Applicable to policy form GDIS-P-CA and certificate form GDIS-C-CA and rider form R-GDIS-RPO-CA. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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To learn more,  
talk with your  
benefits counselor.