

# California Disability and Accidental Death & Dismemberment

If you were unable to  
work because of an illness  
or serious accident, how  
would you pay for what  
your health insurance won't?

[coloniallife.com](http://coloniallife.com)

# Protect your income with

## Short-Term Disability Protection from Colonial Life.

You and your family rely on your income. So what would happen if you became ill or suffered a serious accident and were unable to work? Could you still pay everyday living expenses?

**Colonial Life's Short-Term Disability Income Protection insurance replaces a portion of your income if you become unable to work because of a covered illness or injury. This income can help you continue paying:**

- Mortgage or rent payments.
- Utility bills and other household expenses.
- Food, clothing and other necessities.
- Co-payments.
- Medical costs not covered under other plans.
- Travel and lodging expenses for treatment.

*This plan also provides AD&D benefits.*

## With Colonial Life's

### Short-Term Disability Income Protection Insurance:

- 1 You're paid regardless of any other insurance you may have with other insurance companies.
- 2 Benefits are paid directly to you unless you specify otherwise.
- 3 You may choose the amount of your disability benefits to meet your needs, subject to income.
- 4 Your coverage is guaranteed renewable to age 70.<sup>1</sup> AD&D coverage is guaranteed renewable for life.
- 5 If you change jobs or leave your employer, you can take your coverage with you.
- 6 You're covered worldwide for up to 60 days.<sup>2</sup>
- 7 Waiver of Premium is included.

<sup>1</sup> Please refer to the "Renewability" section on the Disability Income Coverage Disclosure Statement included in this brochure.

<sup>2</sup> Please refer to the "Geographical Limitations" section of the Disability Income Coverage Disclosure Statement included in this brochure.

**26.2 million**  
**disabling injuries** were  
reported in 2006; **3.7**  
**million** of those were  
**work related.**

Source: Injury Facts, National  
Safety Council, 2008 edition

**You and your family rely on your income. So what would happen if you became ill or suffered a serious accident and were unable to work? Could you still pay everyday living expenses?**



## Accident and Sickness Disability Income

### Disability Definition

**Totally disabled** means you are unable to perform with reasonable continuity the substantial and material acts necessary to pursue your usual occupation in the usual or customary way.

**Usual occupation** means the last full-time job you had before becoming totally disabled.

**Residual disability** means:

- You are unable to perform the substantial and material acts necessary to pursue your usual occupation in the usual or customary way for 20 hours or more per week;
- You are able to work at your place of employment for less than 20 hours per week.

*\*The total disability benefit must have been paid for at least one full month immediately prior to your being partially disabled.*

### Pre-existing Condition

Pre-existing condition means a sickness or physical condition for which you were treated, received medical advice or had taken medication within 12 months before the effective date of the coverage. If you become disabled because of a pre-existing condition, we will not pay for any disability period if it begins during the first 12 months the coverage is in force. Any recurrent disability caused by a pre-existing condition will not be covered if it is treated as a continuation of the previous disability. After the coverage has been in force for 12 months from the effective date of coverage, we will pay benefits for any pre-existing condition not excluded by name or specific description if the covered disability began 12 months after the effective date and the elimination period has been satisfied.

### Waiver of Premium

After you have been totally disabled or qualify for residual disability benefits as the result of a covered accident or covered sickness for more than 90 consecutive days while your coverage is in effect, or after the elimination period, whichever is greater, we will waive the premium for the coverage for as long as you remain disabled, up to the benefit period.

## Accidental Death and Dismemberment (AD&D)

For injuries received as the result of a covered accident that lead to an accidental death or dismemberment, this plan provides benefits that can help see you and your family through the loss. Benefits are shown in the worksheet on the next page.

**A disabling injury occurs every second.**

Source: Injury Facts, National Safety Council, 2008 edition

**The cost of unintentional injuries in 2006 was \$652.1 billion.**

Source: Injury Facts, National Safety Council, 2008 edition

*Please refer to the "What is not Covered by This Policy" section of the Disclosure Statement in this brochure.*

## Benefit Worksheet

For use by Colonial Life Benefits Representative

☐ Flexible Benefit

### AD&D Benefits

Accidental Death (Named Insured):	\$25,000
Common Carrier (Named Insured):	\$50,000
Loss of Finger/Toe/Hand/Foot/Sight of Eye:	\$750 to \$15,000

### Monthly Benefit Amount

#### Total Disability

On-Job Accident and On-Job Sickness Amount \$ \_\_\_\_\_

Off-Job Accident and Off-Job Sickness Amount \$ \_\_\_\_\_

#### Residual Disability (50% of Total Disability Amount)

#### Benefit Period

Total Disability: \_\_\_\_\_ months

Residual Disability: 3 months

#### Elimination Period

Accident \_\_\_\_\_

Sickness \_\_\_\_\_

**Premium Per Pay Period \$** \_\_\_\_\_ *The premium will vary based on benefits selected.*

**Learn more about these and all of the benefits Colonial Life has to offer at [coloniallife.com](http://coloniallife.com).**

*This coverage has exclusions and limitations that may affect benefits payable. Coverage type and benefits vary by state and may not be available in all states. See the Disclosure Statement within for complete details.*

*Applicable to policy form DIS1000. This brochure is not complete without the corresponding Disclosure Statement, including state variations where applicable.*

**Colonial Life**  
Making benefits count.

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Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.  
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