Colonial Life®

Disability Insurance

How you can protect your income

If you become disabled, you could be out of work for a while. Without your income, how would you pay for your everyday living expenses? Fortunately, Colonial Life offers financial protection options that can help you.

What can cause a disability?

Many accidents or sicknesses can lead to short term disability claims, including pregnancy and childbirth; injuries from a major accident including dislocations, sprains and fractures; back problems; side effects from medicines or medical procedures; and some mental illnesses.

Regardless of your age or health, a disabling sickness or accidental injuries could keep you out of work for weeks or even months.

How reliable is your safety net?

While many people with disabilities look to workers' compensation or Social Security Disability Insurance (SSDI) for help, these resources aren't always reliable. In fact, 68% of workers who apply for SSDI are denied.[1] Even if these resources can help, they might not be enough to meet your financial obligations.

How to help yourself

You can be better prepared to preserve your way of life with short term disability insurance.

Disability insurance features:

- Benefits payable directly to you in regular payments if you can't work because of a covered accident or sickness (injury or illness).
- Disability benefits may be available if you return to work part time.
- In most cases, you can keep your coverage even if you change jobs, as long as you pay your premiums when due.

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

Nearly

70%

of Americans worry about having enough emergency savings to cover a month's worth of living expenses.[2]

25%

of 20 year olds can expect to be out of work for at least a year for a disabling condition before they retire.[3]

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, to help determine the coverage that's right for you.[4]

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)	$
Total monthly expenses (add lines 1-7 together)	**$**

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

Monthly benefit: _____ **Benefit period up to:** _____

Talk with your Colonial Life benefits counselor to learn more about disability insurance.

1. Social Security Administration, SSI Annual Statistical Report, 2021.
2. Bankrate, Bankrate's 2023 annual emergency savings report, 2023.
3. Social Security Administration, Disability and Death Probability Tables for Insured Workers, 2022.
4. 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). Not available in all states.

For policies issued or delivered in the Commonwealth of Virginia, THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.

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 forms ISTD3000 and rider form ISTD3000-ADIB (including state abbreviations where used, for example: ISTD3000-TX and ISTD3000-ADIB-TX), policy form DIS1000 (including state abbreviations where used, for example DIS1000-TX), policy form ED-DIS 1.0 (including state abbreviations where used, for example ED-DIS 1.0-TX), policy form ICC21-DIP3000 and rider form ICC21-DIP3000-R-DIS, policy form GDIS-P and certificate form GDIS-C (including state abbreviations where used, for example: GDIS-P-EE-TX and GDIS-C-EE-TX), and policy form VSTDMP and certificate form VSTDC (including state abbreviations where used, for example VSTDMP-TX and VSTDC-TX). Not applicable in Oregon for policy form ICC21-DIP3000 and rider form ICC21-DIP3000-R-DIS. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company. An insurance producer may contact you.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC.

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