

What you may not know about disability insurance

[90
PERCENT]

Approximately 90% of all disabilities are caused by illnesses rather than accidents.¹



More than 1 in 4 of today's 20-year-olds will become disabled before age 67.²

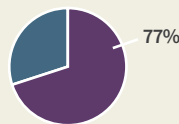
While most of us like to think we won't be affected by a disability, any one of us could be.

If you become disabled, you could be out of work for an extended period of time. Without an income, would you be able to pay for housing, utilities and other everyday living expenses?

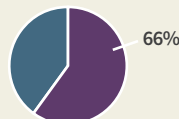
Not all safety nets are reliable

- Nearly three times as many injuries requiring medical attention happen off-the-job than at work and may not be covered by workers' compensation.³
- The average Social Security Disability Insurance benefit is \$1,100 a month and is reserved for eligible disabilities expected to last for at least a year or result in death.⁴
- The Family and Medical Leave Act provides sick and family leave, but that time may end up not qualifying for payment.

Would you be prepared?



More than three-quarters (77%) of workers think that missing work for at least three months because of injury or illness would create a financial hardship, and half think it would cause a "great hardship."⁵



66% of Americans would find it somewhat or very difficult to meet current financial obligations if their paychecks were delayed by one week.⁶



Colonial Life and the Council for Disability Awareness (CDA) are working together to increase awareness of the need for benefits to help protect employees' income.

Approximately
100 million
Americans are not
protected by private
disability insurance.⁷



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How Colonial Life's short-term disability products can help:

- Employees receive monthly benefits paid directly to them if they become disabled because of a covered accident or sickness.
- Employees are paid benefits regardless of any insurance they may have with other companies.
- Partial disability enables employees to work part-time and still receive 50% of the total disability benefits.
- In most cases, employees can keep their coverage even if they leave their employer.

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

1 Council for Disability Awareness, *Chances of Disability: Me, Disabled?*, disabilitycanhappen.org, 2012

2 Social Security Administration, *Social Security Basic Facts*, ssa.gov, April 2, 2014

3 National Safety Council, *Injury Facts*, 2015 edition

4 Social Security Administration, *2012 Disability Red Book*, socialsecurity.gov/redbook/eng/definedisability.htm, and *Monthly Statistical Snapshot*, ssa.gov/policy/docs/quickfacts/stat_snapshot, March 2012

5 Consumer Federation of America and Unum, *Employee Knowledge and Attitudes About Employer-Provided Disability Insurance*, Opinion Research Corporation survey of 1,191 full-time or part-time adult employees conducted March-April 2012, published April 30, 2012

6 American Payroll Association, *2014 Getting Paid In America Survey*, 2014

7 Social Security Administration Fact Sheet, February 7, 2013

Short-Term Disability Insurance



How long could you afford to go without a paycheck?

Help protect your paycheck with Colonial Life's short-term disability insurance.

You use your paycheck mainly to pay for your home, your car, groceries, medical bills and utilities. What if you couldn't go to work due to an accident or sickness?

Monthly Expenses: \$ _____ \$ _____ \$ _____
 \$ _____ \$ _____ \$ _____
Total \$ _____

My Coverage Worksheet (For use with your Colonial Life Benefits Counselor)

How much coverage do I need?

On-Job Accident and On-Job Sickness \$ _____ Off-Job Accident and Off-Job Sickness \$ _____

How long will I receive benefits?

Total Disability: _____ months Partial Disability: 3 months*

*Partial Disability is 50% of the Total Disability Amount

When will my benefits start?

After an Accident: _____ days After a Sickness: _____ days

How much will it cost?

Your cost will vary based on the level of coverage you select.

What additional features are included?

- Waiver of Premium
- Worldwide Coverage



For more information,
talk with your
benefits counselor.

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A baby changes everything – even your financial situation.

Disability insurance can help you pay for everyday living expenses and keep you focused on taking care of the new addition to your family.

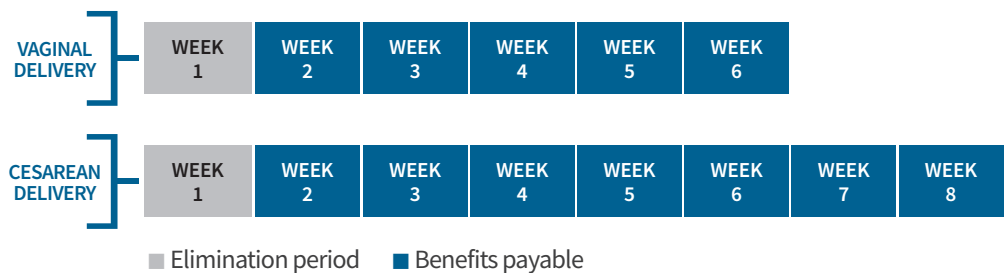
How disability insurance can help

- The usual recovery period is six weeks (vaginal delivery) or eight weeks (cesarean delivery). If your claim is approved, your benefits will start after you satisfy your elimination period (waiting period).
- Benefits are paid directly to you to use as you see fit.
- Your disability benefits are not affected by your employer’s leave of absence program, the Family Medical Leave Act (FMLA), your sick leave or paid time off/vacation time.
- If you were not pregnant before your coverage effective date, pregnancy complications, such as pre-term labor, gestational diabetes and pre-eclampsia, are treated just like any other covered sickness.

Your disability policy has a giving birth limitation, which means Colonial Life will not pay disability benefits if you give birth within the first nine months after your coverage effective date. If the pregnancy is considered a pre-existing condition, any dates missed from work due to pregnancy, delivery, or associated complications may not be covered.

Understanding your elimination period (waiting period)

If your claim is approved, your benefits will start after you have satisfied the elimination period, which is the period of time that no benefits are payable. Your elimination period may vary based on the plan you select.



For illustrative purposes only. Example based on a seven-day elimination period.

Although the above example shows benefits payable for five or seven weeks after the elimination period, the policy provides a monthly benefit. After deducting the elimination period and paying any full months of disability, the remaining dates will be paid using the daily rate.

Filing your disability claim

If there are no complications, you should file your claim after delivery. For complications before delivery, you should file your claim as soon as the doctor indicates you are unable to continue working.

This coverage has exclusions and limitations that may affect benefits payable. Giving birth limitation may vary or not apply in all states. Coverage type and benefits vary by state and may not be available in all states. For cost and complete details, see your Colonial Life benefits counselor.