



Disability Insurance

Is your paycheck protected?

It's important to be financially prepared for the future. That's why you have insurance for your house, your car and your health. But if you're like many Americans, you don't have insurance for the one thing you use to pay for these expenses — your paycheck.

If an accident or illness prevented you from earning an income, how would you pay for your everyday expenses? You never know how long a disability could last, so it's important to have a backup plan.

Disability insurance from Colonial Life & Accident Insurance Company can help protect your way of life by providing a monthly benefit for a covered disability.



Just over 1 in 4 of today's
20-year-olds will become
disabled before reaching age 67.

No matter where you are in life, a disability could prevent you from earning an income



Recent college
graduate with
first full-time job

ASHLEY

While jogging after work one evening, Ashley injured her leg. Her doctor advised her to stay off of her leg for three weeks. After using paid time off for a week, Ashley stopped receiving a paycheck.

How her disability policy helped:
Ashley used her disability benefits to help with her rent and monthly student loan payment.



New parents
living paycheck
to paycheck

EMILY & BRIAN

After having a baby, Emily went out on maternity leave. Without her income, the couple was worried about how they'd pay for everyday expenses. Fortunately, Emily purchased a disability policy from her company two years ago.

How her disability policy helped:
Emily's benefits helped the couple pay for their growing family's ongoing expenses, and they didn't have to use any of the money they'd been saving for a bigger house.



50-year-old
father of the bride

LEWIS

Lewis suffered a heart attack and had to have surgery. He needed to take an unpaid leave of absence from work to recover. During this time, he received his usual monthly bills.

How his disability policy helped:
Lewis' disability benefits helped provide him with the comfort of knowing that his bills wouldn't get in the way of giving his daughter the wedding of her dreams.

The examples above are for illustrative purposes only. Benefits and benefit amounts may vary. The certificate and policy have exclusions and limitations. For complete details, see your Colonial Life benefits counselor.

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

Council for Disability Awareness, 2014 Long-Term Disability Claims Review, 2014.
Represents over 75% of the commercial disability insurance marketplace.



Your bills continue, even if your paycheck doesn't

Think about your ongoing monthly expenses — everything from your mortgage or rent to your groceries and utilities. If a disability left you without a paycheck, you might rely on savings as a backup plan, but would you have enough?

Disability insurance can help you pay for your expenses and keep you focused on what really matters — recovery.

Coverage advantages

- Benefits are paid directly to you (unless you specify otherwise), and you can use them however you'd like.
- At enrollment, you can choose the disability benefit amount to best meet your needs (subject to income).
- You're paid regardless of any insurance you may have with other companies.
- Disability benefits may also be available if you return to work part-time.



Meet with a benefits counselor

By attending a 1-to-1 counseling session with a Colonial Life benefits counselor, you can learn more about disability insurance and how it can help protect your paycheck and your family's way of life. Your benefits counselor can also review the rest of your insurance coverage and help you determine where you may need additional financial protection.



How much should you have in savings?

A single person with few recurring expenses and no dependents

SAVINGS = 3 MONTHS OF LIVING EXPENSES

A dual-income couple with children and recurring expenses

SAVINGS = 6 MONTHS OF LIVING EXPENSES



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

Individual Short-Term Disability Insurance



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You never know when a disability could impact your way of life. Fortunately, there's a way to help protect your income. If an accident or sickness prevents you from earning a paycheck, disability insurance can provide a monthly benefit to help you cover your ongoing expenses.

Can you afford to not protect your paycheck?

You don't have the same lifestyle expenses as the next person. That's why you need disability coverage that can be customized to fit your specific needs.

After calculating your monthly expenses, your benefits counselor can help you complete the benefits worksheet.

ESTIMATED MONTHLY EXPENSES	AMOUNT
Mortgage or rent	\$
Utilities (electric/gas, phone, water, TV, Internet)	\$
Transportation costs (gas, car payments)	\$
Food	\$
Health (medical needs and prescription drugs)	\$
Other	\$
TOTAL	\$

Benefits worksheet

How much coverage do I need?

Monthly benefit amount for off-job accident and off-job sickness: _____

Choose a monthly benefit amount between \$400 and \$6,500.*

If your plan includes on-job accident/sickness benefits, the benefit is 50% of the off-job amount.

How long will I receive benefits?

Benefit period: _____ months

The partial disability benefit period is three months.

When will my total disability benefits start?

After an accident: _____ days

After a sickness: _____ days

*Subject to income requirements

Product information

Total disability definition

Totally disabled or total disability means you are: unable to perform the material and substantial duties of your job, not working at any job, and under the regular and appropriate care of a physician.

How partial disability works

If you are able to return to work part-time after at least 14 days of being paid for a total disability, you may be able to still receive 50% of your total disability benefit.

Waiver of premium

We will waive your premium payments after 90 consecutive days of a covered disability.

Geographical limitations

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

Issue age

Coverage is available from ages 17 to 74.

Keep your coverage

You can keep your coverage to age 75 at no additional cost, even if you change jobs, as long as you pay your premiums when they are due.

Premium

Your premium is based on your age when you purchase coverage and the amount of coverage you are eligible to buy. Your premium will not change as you age.



For more information, talk with your benefits counselor.

EXCLUSIONS AND LIMITATIONS

We will not pay benefits for losses that are caused by, contributed to by or occur as the result of: cosmetic surgery, felonies or illegal occupations, flying, hazardous avocations, intoxicants and narcotics, psychiatric or psychological conditions, racing, semi-professional or professional sports, substance abuse, suicide or injuries which you intentionally do to yourself, war or armed conflict. We will not pay for benefits due to being pregnant before the policy coverage effective date shown in the policy schedule, if medical advice, diagnosis, care or treatment was received or recommended within the one-year period immediately preceding the policy coverage effective date shown on the policy schedule. We will not pay for loss when the disability is a pre-existing condition as described in the policy.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy form ISTD3000-NC and rider form ISTD3000-ADIB-NC. This is not an insurance contract and only the actual policy and rider provisions will control.

Individual Short-Term Disability Insurance

First Day Hospital Benefit



For more information,
talk with your
benefits counselor.

If a disability sent you to the hospital, you would want to get the best treatment possible. But with hospital costs increasing nearly every year, paying your bills could be a concern. Even with health insurance, you could still have out-of-pocket expenses.

The first day hospital benefit from Colonial Life enables you to receive your disability benefits the first day you are admitted to a hospital. You can use your benefits to help pay for your medical bills or any other expenses you choose.

How it works

Waiver of elimination period from the first day of hospital confinement

If you select a plan with an elimination period of 30 days or less, you'll begin receiving disability benefits from the first day you are confined to a hospital for a total disability due to a covered accident or covered sickness.

Disability benefits will continue even after you are discharged, as long as you continue to have a covered disability.

Confinement means you are admitted to a hospital and confined as a resident inpatient (including intensive care) on the advice of a physician.

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The exclusions and limitations listed on the ISTD3000 base policy apply. For cost and complete details, talk with your Colonial Life benefits counselor. Applicable to policy form ISTD3000 and rider form ISTD3000-ADIB (plus state abbreviations where applicable, for example: ISTD3000-TX and ISTD3000-ADIB-TX).

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Confinement means you are admitted to a hospital and confined as a resident inpatient (including intensive care) on the advice of a physician.

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The exclusions and limitations listed on the ISTD3000 base policy apply. For cost and complete details, talk with your Colonial Life benefits counselor. Applicable to policy form ISTD3000 and rider form ISTD3000-ADIB (plus state abbreviations where applicable, for example: ISTD3000-TX and ISTD3000-ADIB-TX).

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INDIVIDUAL DISABILITY INCOME INSURANCE POLICY

Outline of Coverage
(Applicable to policy form ISTD3000-NC)

PRE-EXISTING CONDITIONS - READ CAREFULLY

We will not pay certain benefits for losses resulting from a pre-existing condition during the first 12 months of this policy. Pre-existing condition means having a sickness or physical condition for which any covered person was treated, had medical testing, received medical advice or had taken medication within 12 months before the effective date of the policy. If a covered person is 65 or older when this policy is issued, pre-existing conditions for that covered person will include only conditions specifically eliminated by rider.

THE POLICY IS NOT MEDICARE SUPPLEMENT COVERAGE. If you are eligible for Medicare, review the **Guide to Health Insurance for People with Medicare** available from the company.

Please Read Your Policy Carefully. This outline provides a very brief description of the important features of your policy. This is not an insurance contract and only the actual policy provisions will control. The policy sets forth in detail the rights and obligations of both you and us. It is, therefore, important that you **READ YOUR POLICY CAREFULLY**.

Renewability. Your policy is guaranteed renewable to the policy anniversary date on or next following your 75th birthday. Your premium can be changed only if we change it on all policies of this kind in force in the state where your policy was issued. Policy anniversary date occurs annually on the same date and in the same month as the date for which we first received premium.

Disability Income Coverage. Your policy is designed to provide coverage for disabilities that result from covered accidents or covered sicknesses, subject to any limitations or exclusions. It does not provide coverage for basic hospital, basic medical-surgical or major medical expenses.

BENEFITS

Total Disability	Benefit payable in the amount and for the period indicated on the Policy Schedule
Partial Disability	Benefit payable in the amount and for the period indicated on the Policy Schedule
Recurrent Disability	Benefit payable in the amount and for the period indicated on the Policy Schedule
Concurrent Disability	Benefit payable in the amount and for the period indicated on the Policy Schedule
Subsequent Disability	Benefit payable in the amount and for the period indicated on the Policy Schedule
Waiver of Premium	Benefit provided when policy conditions are met

EXCLUSIONS AND LIMITATIONS

EXCLUSIONS

We will not pay benefits for losses that are caused by, contributed to by or occur as a result of your:

Cosmetic Surgery Cosmetic surgery; however, complications from such surgery, as well as reconstructive surgery resulting from a covered accident or covered sickness, will be administered to the same extent as any other accident or sickness.

Felonies or Illegal Occupations Committing or attempting to commit a felony or engaging in an illegal occupation.

Flying Operating, learning to operate, serving as a crew member of or jumping or falling from any aircraft or hot air balloon, including those which are not motor-driven. This does not include flying as a fare paying passenger.

Hazardous Avocations Engaging in hang-gliding, bungee jumping, parachuting, sailgliding, parasailing, or parakiting, or any similar activities.

Intoxicants and Narcotics Being intoxicated or under the influence of any narcotics unless administered on the advice of your physician.

Psychiatric or Psychological Conditions Having a psychiatric or psychological condition, which means conditions including but not limited to affective disorders, neuroses, anxiety, stress and adjustment reactions. Alzheimer's Disease and other organic senile dementias are not considered psychiatric or psychological conditions.

Racing Riding in or driving any motor-driven vehicle in a race, stunt show or speed test.

Semi-professional or Professional Sports Practicing for or participating in any semi-professional or professional competitive athletic contest for which any type of compensation or remuneration is received.

Substance Abuse Abuse of alcohol or any drug, narcotic, hallucinogen, or chemical substance (unless administered by a physician and taken according to the physician's instructions), or voluntarily ingesting any kind of poison or inhaling any kind of gas or fumes.

Suicide or Injuries Which You Intentionally Do to Yourself Committing or trying to commit suicide or your injuring yourself intentionally, whether you are sane or not.

War or Armed Conflict Being exposed to war or any act of war, declared or undeclared, or serving in the armed forces of any country or authority. Losses as a result of acts of terrorism or nuclear release committed by individuals or groups will not be excluded from coverage unless the covered person who suffered the loss committed or contributed to the act of terrorism or nuclear release.

LIMITATIONS

Geographical Limitations If you become totally disabled as the result of a covered accident or a covered sickness while you are outside the covered geographical areas and you are totally disabled longer than the elimination period shown on the Policy Schedule, your maximum benefit period for Total Disability and Partial Disability combined while outside the covered geographical areas will be limited to 60 days. Covered geographical areas are less than 40 miles outside the territorial limits of the United States, Canada, Mexico, Puerto Rico, the Bahama Islands, the Virgin Islands, Bermuda, or Jamaica.

After the 60 day period, benefits will not be paid until you return to the covered geographical areas. If you are still totally or partially disabled as defined in this policy when you return from outside the covered geographical areas, we will determine your remaining applicable benefit period by subtracting the time period for which we have already paid you benefits from the benefit period shown on the Policy Schedule. We will pay the monthly benefit amount shown on the Policy Schedule for up to the remaining applicable benefit period.

Birth Limitation We will not pay benefits due to being pregnant before the Policy Coverage Effective Date shown on the Policy Schedule if medical advice, diagnosis, care, or treatment was received or recommended within the one-year period immediately preceding the Policy Coverage Effective Date shown on the Policy Schedule. Disability due to complications of pregnancy will be covered to the same extent as any other covered sickness.

Pre-Existing Condition Limitation We will not pay for loss when the disability is a pre-existing condition as defined in the policy, unless you have satisfied the Pre-Existing Condition Limitation Period shown on the Policy Schedule on the date you suffer a loss due to a covered accident or covered sickness. **Pre-Existing Condition** means those conditions for which medical advice, diagnosis, care, or treatment was received or recommended within the one-year period immediately preceding the Policy Coverage Effective Date shown on the Policy Schedule.

If you are age 65 or older when the policy is issued, pre-existing conditions will include only conditions specifically eliminated by rider.

After the policy has been in force for 12 months from the Policy Coverage Effective Date shown on the Policy Schedule, 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 Policy Coverage Effective Date and the elimination period has been satisfied.

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ADDITIONAL DISABILITY INCOME BENEFIT RIDER

OUTLINE OF COVERAGE
(Applicable to Rider Form ISTD3000-ADIB-NC)

THE RIDER IS NOT ATTACHED TO A MEDICARE SUPPLEMENT POLICY. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare available from us.

All terms, definitions of terms, conditions, exclusions and limitations stated in the policy will also apply to the rider unless we state otherwise in the rider.

Read Your Rider Carefully. This outline provides a very brief description of the important features of your rider. This is not an insurance contract and only the actual policy and rider provisions will control. The policy and rider set forth in detail the rights and obligations of both you and us. It is, therefore, important that you **READ YOUR RIDER CAREFULLY**.

Disability Income Coverage. Your rider is designed to provide coverage for disabilities that result from covered accidents or covered sicknesses, subject to any limitations or exclusions. It does not provide coverage for basic hospital, basic medical-surgical or major medical expenses.

BENEFIT -

Additional Disability Benefit **Benefit payable in the amount and for the period indicated on the Rider Schedule if you qualify for disability benefits under your policy.**

Geographical Limitations

If you become totally disabled as the result of a covered accident or a covered sickness while you are outside the covered geographical areas and you are totally disabled longer than the elimination period shown on the Rider Schedule, your maximum benefit period for Total Disability and Partial Disability combined while outside the covered geographical areas will be limited to 60 days. Covered geographical areas are less than 40 miles outside the territorial limits of the United States, Canada, Mexico, Puerto Rico, the Bahama Islands, the Virgin Islands, Bermuda, or Jamaica.

After the 60 day period, benefits will not be paid until you return to the covered geographical areas. If you are still totally or partially disabled as defined in the policy when you return from outside the covered geographical areas, we will determine your remaining applicable benefit period by subtracting the time period for which we have already paid you benefits from the benefit period shown on the Rider Schedule. We will pay the monthly benefit amount shown on the Rider Schedule for up to the remaining applicable benefit period.

Birth Limitation

We will not pay benefits due to being pregnant before the Rider Coverage Effective Date shown on the Rider Schedule if medical advice, diagnosis, care, or treatment was received or recommended within the one-year period immediately preceding the Rider Coverage Effective Date shown on the Rider Schedule. Disability due to complications of pregnancy will be covered to the same extent as any other covered sickness.

Pre-Existing Condition Limitation

We will not pay for loss when the disability is a pre-existing condition as defined in the rider, unless you have satisfied the Pre-Existing Condition Limitation Period shown on the Rider Schedule on the date you suffer a loss due to a covered accident or covered sickness. **Pre-Existing Condition** means those conditions for which medical advice, diagnosis, care, or treatment was received or recommended within the one-year period immediately preceding the Rider Coverage Effective Date.

If you are age 65 or older when this policy is issued, the pre-existing conditions will include only conditions specifically eliminated by rider.

After this policy has been in force for 12 months from the Rider Coverage Effective Date shown on the Rider Schedule, 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 Rider Coverage Effective Date and the elimination period has been satisfied.

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HEALTH SCREENING RIDER

OUTLINE OF COVERAGE
(Applicable to Rider Form ISTD3000-HS-NC)

THE RIDER IS NOT ATTACHED TO A MEDICARE SUPPLEMENT POLICY. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare available from us.

All terms, definitions of terms, conditions, exclusions and limitations stated in the policy will also apply to the rider unless we state otherwise in the rider.

Read Your Rider Carefully. This outline provides a very brief description of the important features of your rider. This is not an insurance contract and only the actual policy and rider provisions will control. The policy and rider set forth in detail the rights and obligations of both you and us. It is, therefore, important that you READ YOUR RIDER CAREFULLY.

Coverage Provided by the Rider. The rider is designed to provide coverage ONLY for the benefit listed below. This coverage is subject to any limitations in this rider or the policy. It does not provide coverage for basic hospital, basic medical-surgical or major medical expenses.

Health Screening **\$50 per calendar year, subject to a 30 day waiting period**

Benefit payable once per calendar year for one of the health screening tests defined in this outline performed after the waiting period and while coverage under the rider is in force and a charge is incurred. Waiting period means the first 30 days following the Rider Effective Date during which time this benefit is not payable. The covered health screening tests include:

Blood test for triglycerides Bone Marrow testing Breast Ultrasound Carotid Doppler CA 15-3 (blood test for breast cancer) CA 125 (blood test for ovarian cancer) CEA (blood test for colon cancer) Chest X-ray Colonoscopy	Electrocardiogram (EKG, ECG) Echocardiogram (ECHO) Fasting blood glucose test Flexible Sigmoidoscopy Hemoccult Stool Analysis Mammography Pap Smear PSA (blood test for prostate cancer)	Serum Protein Electrophoresis (blood test for myeloma) Serum Cholesterol test to determine level of HDL and LDL Skin Cancer Biopsy Stress test on a bicycle or treadmill Thermography ThinPrep Pap Test Virtual Colonoscopy
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Termination

The rider will terminate on the earliest of the following dates:

- the date the policy to which the rider is attached terminates;
- the date premium for the rider is not paid by the end of the grace period; or
- the date we receive your written request to terminate the rider.