Disability Insurance

Help protect your income from the unexpected

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 do you have insurance for the thing you use to pay for these expenses — your income?

If an accident or illness prevented you from earning an income, how would you pay for your everyday expenses?

Colonial Life disability insurance helps protect your way of life by providing a benefit for a covered disability. It's a smart way to prepare for the unexpected.

More than one in four 20-year-olds will become disabled before reaching retirement age.

The Faces and Facts of Disability. https://www.ssa.gov/disabilityfacts/facts.html.

Accessed April 2023

How disability insurance helps people

Many people make plans for their income and savings. Yet when they least expect it, some of them will have an accident or illness that can change their plans dramatically. Here are a few stories:

BENEFITS STORIES

ARIA

Aria is a recent college grad in her first full-time job. She injured her leg jogging after work one evening. Her doctor advised her to stay off her leg for three weeks. After using paid time off for a week, Aria stopped receiving a paycheck.

How her disability policy helped:

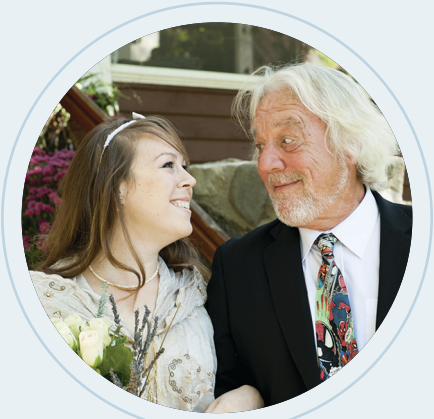
Aria used her disability benefits to help with her rent and monthly student loan payment.

MIA AND ALEX

After having a baby, Mia took maternity leave. The couple was worried about how they'd pay for everyday expenses without her income. Fortunately, Mia purchased a disability policy through work two years ago.

How her disability policy helped:

Mia'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.



WILLIAM

A 50-year-old father of the bride, William suffered an unexpected heart attack and had to have surgery. He needed unpaid leave from work to recover, but his usual monthly bills didn't stop.

How his disability policy helped:

William's disability benefits gave him some comfort in knowing that his bills wouldn't get in the way of giving his daughter the wedding they planned.

KIM

Kim fell in her home and couldn't work for three months. Watch a video for Kim's story and learn how Colonial Life disability insurance helps families with unexpected moments.

Scan the code or go to ColonialLife.com/ee-disability.

All benefits stories are for illustrative purposes only. They are not intended to depict real people.

How Colonial Life Disability Insurance works

If you can't work because of an illness or injury, you might use savings to help cover ongoing monthly expenses. But would you have enough? And what would that do to your savings goals? Disability insurance can help replace missing income so you can focus on what's most important — recovery. Here's how it works:

- At enrollment, you can choose the disability benefit amount to best meet your needs (subject to income).
- If you can't work because of a covered illness or injury, a benefit is payable in regular payments after a pre-determined waiting period called an elimination period.
- Benefits are payable directly to you unless otherwise specified, and you can use them however you'd like.
- Benefit payments do not coordinate at the time of claim with other insurance or state paid medical leave benefits.[1]
- Disability benefits may also be available if you return to work part-time.

TOP CAUSES OF DISABILITIES IN WORKING-AGE ADULTS IN THE U.S.:

Injuries:[2]

- Exposure to harmful substances or environments at work
- Overexertion
- Falls, slips, trips
- Contact with objects or equipment
- Transportation incidents

Illnesses:[3]

- Musculoskeletal pain
- Heart disease
- Cancer
- Stroke
- Kidney disease

To learn more, talk with your Colonial Life benefits counselor.

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 income 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.

Monthly rates per $100 Monthly Benefit

3 Month Benefit Period

	Elimination Period
Issue Age	**14/14**
17-49	$1.49
50-64	$1.82
65-74	$2.32
Plan Codes:	*PHJ6*

6 Month Benefit Period

	Elimination Period	
Issue Age	**14/14**	**30/30**
17-49	$2.04	$1.39
50-64	$2.68	$1.95
65-74	$3.53	$2.49
Plan Codes:	*PHK6*	*PHK8*