

Group Disability



Help employees protect their most valuable asset – their paychecks.

It's easy to take the ability to earn a paycheck for granted. But some employees know exactly how much those paychecks are missed when they can't work because they're sick or hurt. With our flexible, group short-term disability insurance, you can help employees protect what they've worked so hard to build.

Benefit flexibility

- You choose the custom offering by:
 - Selecting an on/off-job or off-job only plan.
 - Offering employees flat monthly benefit amounts between \$400 and \$7,500.
 - Choosing up to two benefit periods (3, 6, 12 or 24 months).
- Based on the custom offering, your employees (age 17-74) choose their personal: monthly benefit amount, benefit period and benefit starting point (elimination period).

Guaranteed issue

Employees can qualify for a monthly benefit up to \$4,000 (up to 60% of income) with 15% expected participation.

Key advantages (Learn more on reverse)

- Employer-optional benefits available:
 - Psychiatric or psychological conditions (mental & nervous) benefit
 - First day hospital benefit
- Rates won't increase because the employee ages.
- Employees choose a flat monthly benefit amount that fits their lifestyle and budget.
- Benefits are paid regardless of any other insurance coverage.
- Employees can leave their current job and keep coverage until age 75 with no risk of cancellation as long as premiums are paid.

Attractive features

- Credit for Time Insured is available if another disability carrier is replaced. Pre-existing condition exclusions will be waived for any continuous time an employee was covered under similar coverage with the previous carrier.
- Situs state applies, meaning benefit options and rates for multi-state companies are based on the state where the master application is signed.
- Partial disability benefits pay 50% of the total disability benefit.
- Waiver of premium takes effect after 90 consecutive days of disability or after the elimination period (whichever is longer).

Key advantages of group disability

While the purpose and features of disability insurance may be similar, we listened to our customers and enhanced a seemingly standard product with features you may not find in other group disability plans. Employees will value these features now — and treasure them if needed later.

■ Employer-optional benefits are available to further expand coverage.

■ **Psychiatric or psychological conditions (mental & nervous) benefit:** Paid if an employee is disabled due to covered psychiatric or psychological conditions. This benefit is subject to a 24-month lifetime maximum benefit.

■ **Waiver of elimination period for first day of hospital confinement (first day hospital) benefit:** Begins paying disability benefits on the first day of hospital confinement for a covered total disability if the employee selects an elimination period of 30 days or less.

■ Rates won't increase because the employee ages.

Our rates are determined by issue age and will not increase over time due to age, unlike plans with step-rated rates that increase as insureds get older.

■ Employees choose a flat monthly benefit amount that fits their lifestyle and budget.

Our plan gives employees flexibility to choose a dollar amount in \$100 increments (up to 60% of their annual income, subject to underwriting), unlike plans where employees must purchase a percent of salary that can cause the benefit amount (and rates) to increase over time. This feature allows employees to choose more or less coverage than they could if they were limited to a standard percent of salary.

■ Benefits are paid regardless of any other insurance coverage.

There's no coordination of coverage with this plan, which means it pays benefits directly to the employee, regardless of any other coverage, unlike plans in which the benefit amount may be reduced by salary continuance, workers' compensation or government disability benefits. Employees can have greater peace of mind knowing they'll receive a monthly benefit from this plan.

■ Coverage is portable, meaning employees can leave their current job and keep coverage until age 75 with no risk of cancellation as long as premiums are paid.

As long as premiums are paid, the status of the group's master policy has no impact on employees (up to age 75) who keep their coverage following a job change or retirement. With some other plans, portability may not be an option, or an insurer may choose to cancel all contracts when a master policy is terminated.

Talk with your Colonial Life benefits representative about the guaranteed-issue financial protection available through group disability.

Product has exclusions and limitations that may affect benefits payable. Benefits vary by state and may not be available in all states. See your Colonial Life benefits representative for complete details.

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