



# Educator Disability Individual Short Term Disability Insurance\*

Educator Disability is an individual short term disability insurance policy designed to provide financial protection for education workers. It has flexible options for disability coverage and additional benefits if you become disabled due to a covered accident or sickness.

## My disability coverage worksheet

(For use with your Colonial Life benefits counselor)

### Employee coverage

#### How much disability coverage do I need?

- **Total disability** (Select **one** benefit period option)
 

		<b>On-Job</b>	<b>Off-Job</b>
<input type="checkbox"/> Option A	First 3 months	\$_____/month	\$_____/month
	Next 9 months	\$_____/month	\$_____/month
<input type="checkbox"/> Option B	First 6 months	\$_____/month	\$_____/month
	Next 6 months	\$_____/month	\$_____/month
- **Partial disability** (Partial disability is 50% of the total disability amount.)
 

	<b>On-Job</b>	<b>Off-Job</b>
Up to 3 months	\$_____/month	\$_____/month

#### When will my total disability benefits start?

After an accident: \_\_\_\_\_ days      After a sickness: \_\_\_\_\_ days

#### What additional features or benefits are included?

- Normal pregnancy is covered the same as any other covered sickness.
- Waiver of premium: We will waive your premium payments after 90 consecutive days of a covered disability.
- Worldwide coverage

#### How much will it cost?

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



### How long could you afford to go without a paycheck?

#### Monthly expenses:

Mortgage/rent	\$_____
Car/transportation	\$_____
Utilities	\$_____
Groceries/household	\$_____
Childcare	\$_____
Health/medical	\$_____
Other	\$_____
<b>TOTAL</b>	<b>\$_____</b>



## Disability benefits and more

Jessica teaches at a local community college and enjoys spending time on active hobbies and volunteering with non-profits. When she was injured in a mountain biking accident, she worried that she might not be able to make ends meet for a while.

### How Jessica's coverage helped†

With her coverage, she received benefits for:

- Accident emergency treatment ..... \$150
- X-ray ..... \$75
- Collarbone fracture requiring surgery.... \$900
- Elbow dislocation (nonsurgical) ..... \$300
- Hospital stay of 3 nights ..... \$120
- Short term disability benefits ..... \$1,400

**Total amount: ..... \$2,945**

† For illustrative purposes only. Coverage amounts may vary based on injury, treatment, income and more.

## Additional employee coverage

In addition to disability coverage, this plan also provides employees with benefits related to accidental injuries, their treatment and more. Even if you're not disabled, the following benefits are payable for covered accidental injuries or sickness:

### ACCIDENTAL INJURIES BENEFITS

- Emergency room visit (once per covered accident) ..... \$150
- X-ray and other diagnostic imaging (once per covered accident) ..... \$75
- Doctor's office or urgent care facility visit (once per covered accident) ..... \$75

### HOSPITAL CONFINEMENT BENEFIT FOR ACCIDENT OR SICKNESS

Payable in addition to disability benefit. Benefits begin on the first day of confinement in a hospital for a covered accident or sickness.

- Up to 3 months ..... \$1,200/month (\$40/day)  
The hospital confinement benefit for the named insured increases to \$6,000/month (\$200/day) when the total disability benefit ends at age 70.

### ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS

- Accidental death ..... \$25,000
- Loss of a finger or toe  
Single dismemberment ..... \$750  
Double dismemberment ..... \$1,500
- Loss of a hand, foot or sight of an eye  
Single dismemberment ..... \$7,500  
Double dismemberment ..... \$15,000
- Accidental death common carrier ..... \$50,000

### COMPLETE FRACTURES

	NONSURGICAL	SURGICAL
• Hip, thigh	\$1,500	\$2,250
• Body of Vertebrae	\$1,350	\$2,025
• Pelvis	\$1,200	\$1,800
• Skull (depressed) skull fracture	\$1,125	\$1,687
• Leg	\$900	\$1,350
• Foot, ankle, kneecap	\$750	\$1,125
• Forearm, hand, wrist	\$750	\$1,125
• Lower jaw mandible	\$600	\$900
• Shoulder blade, collarbone	\$600	\$900
• Skull (simple) non-depressed skull fracture	\$525	\$787
• Upper arm between elbow and shoulder, upper jaw maxilla	\$525	\$787
• Bones of the face or nose	\$450	\$675
• Vertebral processes	\$300	\$450
• Coccyx, rib, finger, toe	\$120	\$180

### COMPLETE DISLOCATIONS WITH ANESTHESIA

	NONSURGICAL	SURGICAL
• Hip	\$1,350	\$2,025
• Knee	\$975	\$1,462
• Shoulder	\$750	\$1,125
• Collarbone (sternoclavicular)	\$750	\$1,125
• Collarbone (acromioclavicular and separation)	\$675	\$1,012
• Ankle, bone or bones of the foot (other than toe)	\$600	\$900

**COMPLETE DISLOCATIONS WITH ANESTHESIA      NONSURGICAL      SURGICAL**  
**(CONTINUED)**

• Bone or bones of the hand (other than fingers) .....	\$525 .....	\$787
• Lower jaw .....	\$450 .....	\$675
• Wrist .....	\$375 .....	\$562
• Elbow .....	\$300 .....	\$450
• One finger, toe .....	\$120 .....	\$180

- For a chip fracture, your benefit would be 25 percent of the amount shown for a nonsurgical procedure benefit.
- For a dislocation without anesthesia, your benefit would be 25 percent of the amount shown for the nonsurgical benefit.
- For an incomplete dislocation (the joint is not completely separated), your benefit would be 25 percent of the amount shown for a nonsurgical benefit.
- If you receive more than one fracture, more than one dislocation or a fracture and a dislocation, we will pay no more than one and one-half times the amount of the bone or joint involved, which has the highest benefit amount.

## Optional spouse and dependent child(ren) coverage

You may cover one or all of the eligible dependent members of your family for an additional premium. Eligible dependents include your spouse and ALL dependent children who are younger than age 26.

### ACCIDENTAL INJURIES BENEFITS

- Emergency room visit (once per covered accident) .....
- X-ray and other diagnostic imaging (once per covered accident) .....
- Doctor's office or urgent care facility visit (once per covered accident) .....

### HOSPITAL CONFINEMENT BENEFIT FOR ACCIDENT OR SICKNESS

- Up to 3 months .....
- The benefit amount for the spouse and dependent children, if covered, will not change on or after the named insured has reached age 70.*

### ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS

- Accidental death, spouse/child(ren) .....
- Loss of a finger or toe
  - Single dismemberment .....
  - Double dismemberment .....
- Loss of a hand, foot or sight of an eye
  - Single dismemberment .....
  - Double dismemberment .....
- Accidental death common carrier, spouse/ dependent
  - Includes school bus for school activities* .....



**More than 1 in 4 of 20-year-olds become disabled before retirement age.<sup>1</sup>**



**For more information, talk with your Colonial Life benefits counselor.**

## Frequently asked questions

### Will my disability income payment be reduced if I have other insurance?

Benefits are payable regardless of workers' compensation or any other insurance you may have with other insurance companies. Benefits are payable directly to you (unless you specify otherwise).

### When am I considered totally disabled?

Totally disabled means you are:

- Unable to perform the material and substantial duties of your job;
- Not, in fact, engaged in any employment or occupation for wage or profit for which you are qualified by reason of education, training or experience; and
- Under the regular and appropriate care of a doctor.

### What if I want to return to work part-time after I am totally disabled?

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

### When do disability benefits end?

The total disability benefit will end on the policy anniversary date on or after your 70th birthday. When this benefit ends, it will not have a bearing on an injury or sickness occurring before then. The hospital confinement benefit increases when the total disability benefit ends.

\* Educator Disability 1.0 is the marketing name of the insurance product filed as "Disability Income Insurance Coverage."

1 U.S. Social Security Administration, The Faces and Facts of Disability. [ssa.gov/disabilityfacts/facts.html](https://ssa.gov/disabilityfacts/facts.html). Accessed November 2023.

THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.

### EXCLUSIONS AND LIMITATIONS

We will not pay benefits for injuries received in accidents or sicknesses which are caused by or are the result of: alcoholism or drug addiction; flying; felonies or illegal occupations; psychiatric or psychological condition; suicide or injuries which any covered person intentionally does to himself; war or armed conflict.

#### Birth Limitation

We will not pay benefits due to any covered person giving birth within the first nine (9) months after the effective date of this policy as a result of a normal pregnancy, including Cesarean. Complications of pregnancy will be covered to the same extent as any other covered sickness.

Pregnancy resulting from the act of rape of any covered person, which was reported to the police within seven (7) days following its occurrence, will be covered to the same extent as any other covered loss. The seven-day requirement will be extended to 180 days in the case of an act of rape or incest of a female under 13 years of age.

#### Pre-Existing Condition Limitation

We will also not pay benefits for losses that are caused by or are the result of your having a pre-existing condition as described and limited by this 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 Policy Schedule, your maximum benefit period for total disability while outside the covered geographical areas will be limited to 60 days. Covered geographical areas are the territorial limits of the United States, Canada, Mexico, Puerto Rico, the Bahama Islands, the Virgin Islands, Bermuda, or Jamaica.

This information is not intended to be a complete description of the insurance coverage available. The policy may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy form ED-DIS1.0-VA. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

### Can I keep my coverage if I change jobs or employer?

You can keep your coverage as long as you pay your premiums when they are due.

### Can my premium change?

You may choose the amount of coverage to meet your needs (subject to your income). You can elect more or less coverage, which will change your premium. Colonial Life can change your premium only if we change it on all policies of this kind in the state where your policy was issued.

### How do I file a claim?

Visit [ColonialLife.com](https://ColonialLife.com) or call our Policyholder Service Center at 1.800.325.4368 for additional information.

### What is a pre-existing condition?

A pre-existing condition is when you have a sickness or physical condition for which you were treated, had medical testing, received medical advice, or had taken medication within 12 months before the effective date of your policy.

If you become disabled because of a pre-existing condition, we will not pay for any disability period if it begins during the first 12 months the policy is in force.