

# Disability 1000



## Help employees protect their most important 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, individual short-term Disability 1000, you can offer financial protection that's tailored to help meet employees' unique needs. Plus, guaranteed-issue options help the maximum number of employees qualify for this important coverage.

### 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 \$6,500.
  - Choosing between one and four benefit periods (3, 6, 12, 24 months).
- Based on the custom offering, your employees (age 17-69) choose their personal: Monthly benefit amount, benefit period and benefit starting point (elimination period).

### Guaranteed issue

- **Guaranteed issue:** For accounts with 100+ lives, employees qualify for a maximum monthly benefit up to \$4,000 (up to 60% of income) with no health questions with five lives, 15% expected participation.
- **Post-enrollment guaranteed issue:** For qualifying accounts with 5+ lives, post-enrollment guaranteed issue options are also available.

### Key advantages (Learn more on reverse)

- An optional Health Screening Rider is available, which pays a \$50 benefit.
- Rates won't increase because the employee ages.
- Employees choose a flat monthly benefit amount that fits their lifestyles and budgets.
- Benefits are paid regardless of any other insurance coverage.
- There's no limit to the number of times an insured can receive the Waiver of Premium benefit.

### 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.
- Partial disability benefits pay 50% of the total disability benefit if the employee is able to return to work on a part-time basis.
- Coverage is portable, meaning employees can leave their current job and continue their coverage until age 70 with no risk of cancellation as long as premiums are paid.
- Coverage is guaranteed renewable to age 70.
- Taxes are not deducted from benefit payments made by Colonial Life if premiums are employee-paid with post-tax dollars.
- Geographical limitations (worldwide coverage) pays benefits for up to 60 days to employees who work in the United States but are disabled outside of covered geographical areas. After 60 days, employees must return to covered geographical areas to receive any remaining benefits.

# Key advantages of Disability 1000

## ■ An optional Health Screening Rider is available.

Employees have the option to purchase the Health Screening Rider at an additional cost, which pays a \$50 benefit once per calendar year if the insured has a covered screening test performed.

## ■ Rates won't increase because the employee ages.

Our rates are determined by issue age. Insureds' rates will not increase over time just because they get older, unlike plans with step-rated rates that increase as insureds age.

## ■ Employees choose a flat monthly benefit amount that fits their lifestyles and budgets.

Our plan gives employees flexibility to choose a flat 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. 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 our 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.

## ■ There's no limit to the number of times an insured can receive the Waiver of Premium benefit.

Our company will waive the premiums for both the policy and any attached riders after 90 consecutive days of covered disability or after the elimination period (whichever is longer). There is no limit to the number of times an insured can receive the benefit.



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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Talk with your Colonial Life benefits representative about the guaranteed-issue financial protection available through our individual short-term Disability 1000 plan.