

Short-Term Disability Insurance



For Employees of Department of Health and Human Services in North Carolina

How long could you
afford to go without
a paycheck?

Monthly Expenses

Mortgage/rent \$ _____
Groceries \$ _____
Car \$ _____
Medical bills \$ _____
Utilities \$ _____
Other \$ _____
TOTAL \$ _____

For more information,
contact Fairley Grimes
at [Fairley.Grimes@
coloniallife.com](mailto:Fairley.Grimes@coloniallife.com) or
1.877.425.0279.

Help protect your paycheck with
Colonial Life's short-term disability
insurance.

My Coverage Worksheet

(For use with your Colonial Life Benefits Counselor)

How much coverage do I need?

On/Off-Job Accident & Sickness \$ _____

How long will I receive benefits?

Total Disability: _____ months

Partial Disability: 3 months*

**Partial Disability is 50% of the Total Disability Amount*

When will my benefits start?

After an Accident: _____ days

After a Sickness: _____ days

What additional features are included?

- Waiver of Premium
- Worldwide Coverage

How much will it cost?

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

Here are some frequently asked questions about Colonial Life's disability insurance:

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

You're paid regardless of any other insurance you may have with other insurance companies. Benefits are paid 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, working at any job; 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?

You may be able to return to work part-time and still receive benefits. We call this "Partial Disability." This means you may be eligible for coverage if:

- You are unable to perform the material and substantial duties of your job for more than 20 hours per week,
- You are able to work at your job or your place of employment for 20 hours or less per week,
- Your employer will allow you to return to your job or place of employment for 20 hours or less per week, and
- You are under the regular and appropriate care of a doctor.

The Total Disability Benefit must have been paid for at least one full month immediately prior to your being partially disabled.

What if I change employers?

If you change jobs or leave your employer, you can take your coverage with you at no additional cost. Your coverage is guaranteed renewable to age 70 as long as you continue to pay your premiums when they are due.

EXCLUSIONS

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; felonies or illegal occupations; hazardous avocations; having a pre-existing condition as defined and limited by the policy; psychiatric or psychological conditions; racing; semi-professional or professional sports; suicide or self-inflicted injuries; war or armed conflict; birth limitation.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy form DISGO1.0-NC and rider form R-DISGO1.0-NC. This is not an insurance contract and only the actual policy provisions will control.

What is a pre-existing condition?

A pre-existing condition means a condition for which medical advice, diagnosis, care or treatment was received or recommended within the 12-month period immediately preceding the effective date of coverage. If you are age 65 or older when the policy is issued, pre-existing conditions will include only conditions specifically eliminated by rider.

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.

Can my premium change?

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. 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.

What is a covered accident or a covered sickness?

Accident means an unintended or unforeseen bodily injury sustained by you, wholly independent of disease, bodily infirmity, illness, infection or any other abnormal physical condition. Sickness means an illness, infection, disease or any other abnormal physical condition, not caused by an accident. Sickness includes complications of pregnancy.

A covered accident or covered sickness:

- Occurs on or after the coverage effective date shown on the Policy Schedule;
- Is of a type listed on the Policy Schedule;
- Occurs while the policy is in force; and
- Is not excluded by name or specific description in the policy.

How do I file a claim?

Visit coloniallife.com or call our Policyholder Service Center at 1.800.325.4368 for additional information.