

## Off Job Disability Coverage

If a covered accident or covered sickness prevents you from earning a paycheck, group short term disability insurance can provide a monthly benefit to help you cover your ongoing expenses, often at a more reasonable rate than individual insurance.

### INFORMATION

## Colonial Life's Group Short Term Disability Insurance

Group Short Term Disability Insurance [Plan Document](#)

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### Frequently asked Questions

#### What is the definition of total disability?

If the benefit period shown on the Certificate Schedule is 12 months or less, Totally Disabled or Total Disability means you are: unable to perform the material and substantial duties of your occupation; and under the regular and appropriate care of a doctor.

If the benefit period shown on the Certificate Schedule is 24 months of disability, the definition of Totally Disabled for the first 12 months means you are: unable to perform the material and substantial duties of your occupation; and under the regular and appropriate care of a doctor.

After the first 12 months of disability, Totally Disabled means you are: unable to perform the material and substantial duties of your occupation; not, in fact, working at any job; and under the regular and appropriate care of a doctor.

#### What is the total disability benefit, if working for pay or benefits?

If you are working for pay or benefits during the first 12 months of your being totally disabled, you may be able to still receive 50% of your total disability benefit.

#### What is waiver of premium?

We will waive your premium payments after 90 consecutive days of a covered disability.

#### What are the age guidelines to qualify for this coverage?

Coverage is available from ages 17 to 74.

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

Through a feature called "portability", you may be able to keep your coverage, even if you change jobs. Talk with your benefits counselor for details.

#### What happens if I am disabled while traveling outside of the country?

If you are disabled while outside of the United States, Canada, Mexico, Puerto Rico, Bahama Islands, Virgin Islands, Bermuda or Jamaica, you may receive benefits for up to 60 days before you have to return to the U.S. in order to continue receiving benefits.

#### Tax Status

These benefits offered are Post-Tax.

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### [Colonial Life's Disclosures, Limitations, and Exclusions](#)

#### **THIS INSURANCE PROVIDES LIMITED BENEFITS.**

#### **EXCLUSIONS**

We will not pay any benefits for injuries received in accidents or for sicknesses which are caused by, contributed to by or occur as a result of the following exclusions and limitations: alcoholism or drug addiction, dental procedures, elective procedures and cosmetic surgery, felonies or illegal occupations, mental or nervous disorders (this exclusion does not apply to Inpatient Mental and Nervous benefit, if available), pregnancy of a dependent child, suicide or injuries which any covered person intentionally does to himself or herself or war. We will not pay benefits for hospital confinement or daily hospital confinement, if included, for giving birth within the first nine months after the effective date of the certificate or for a newborn child following his birth unless he is injured or sick.

#### **PRE-EXISTING CONDITION LIMITATION**

We will not pay benefits for loss during the first 12 months after the certificate effective date due to a pre-existing condition. A pre-existing condition is the existence of symptoms which would cause an ordinarily prudent person to seek diagnosis, care, or treatment, or a condition for which medical advice or treatment was recommended by or received within 12 months preceding the coverage effective date. This limitation applies to the following benefits, if applicable: Hospital Confinement, Daily Hospital Confinement, Inpatient Mental and Nervous, Rehabilitation Unit Confinement, Diagnostic Procedure and Outpatient Surgical Procedure. This information is not intended to be a complete description of the insurance coverage available. The insurance has exclusions and limitations which may affect any benefits payable. Applicable to policy form GMB7000-P-GA and certificate form GMB7000-C-GA. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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
### ABOUT US

[Click here](#)

to schedule a call with a live Benefit Advisor for personalized assistance with your benefits enrollment, or call us at 800-617-8012

For further questions, please send us an email at [benefitsupport@medsurf.co](mailto:benefitsupport@medsurf.co)

### CONTACT US

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