

Disability Income Insurance



Help employees protect their most valuable asset – their income.

Many employees could struggle financially if they were unable to work because of a sickness or accidental injury. Fortunately, you can provide a simple way to help employees manage during challenging times.

With The Paul Revere Life Insurance Company's disability options, employers can offer financial protection tailored to help meet each employee's unique needs.

Our individual and group disability income plans feature:

Competitive underwriting

- Guaranteed-issue option is designed to cover the maximum number of employees with no health questions.
- Credit for Time Insured option is available when another disability income carrier is being replaced.

Attractive features

- Coverage is available for a broad range of income levels, with maximum monthly benefit amounts up to \$7,500.
- Wide range of issue ages offer coverage options at nearly any career stage.
- Partial disability benefits are designed to help employees return to work sooner.
- Optional features are available to further expand coverage:
 - Health screening benefit
 - Waiver of elimination period for first day of hospital confinement (first day hospital) benefit¹
 - Mental or emotional disorders benefit¹

Key advantages

- Flat monthly benefits are paid directly to the insured, regardless of any other coverage, to be used however the insured sees fit.
- Rates won't increase just because the employee ages.
- Taxes are not deducted from benefit payments made by The Paul Revere Life Insurance Company if premiums are employee-paid with post-tax dollars.

63% of Americans would find it somewhat or very difficult to meet current financial obligations if their paycheck were delayed by one week.*

Talk with your benefits representative about how you can help employees get the financial protection they need.

Group Disability Insurance



ColonialLife.com

You never know when a disability could impact your way of life. Fortunately, there's a way to help protect your income. If a covered accident or sickness prevents you from earning a paycheck, disability insurance can provide a monthly benefit to help you cover your ongoing expenses.

Can you afford to not protect your income?

You don't have the same lifestyle expenses as the next person. That's why you need disability coverage that can be customized to fit your specific needs.

After calculating your monthly expenses, your benefits counselor can help you complete the benefits worksheet.

		MONTHLY EXPENSES
		Round to the nearest hundred.
1	Rent or mortgage	\$
2	Transportation	\$
3	Utilities (phone, internet, electricity/gas, water, etc.)	\$
4	Food and necessities	\$
5	Other expenses	\$
Total monthly expenses (add lines 1-5 together)		\$

Benefits worksheet

How much coverage do I need?

Monthly benefit amount for off-job accident and off-job sickness: _____

Choose a monthly benefit amount between \$400 and \$7,500.*

If your plan includes on-job accident/sickness benefits, the benefit is 50% of the off-job amount.

What is the benefit period?

Benefit period: _____ months

The partial disability benefit period is three months.

When may my total disability benefits start?

After an accident: _____ days

After a sickness: _____ days

*Subject to income requirements

Product information and features

Total disability

Totally disabled or total disability means you are: unable to perform the material and substantial duties of your job, not, in fact, working for the policyholder, and under the regular and appropriate care of a doctor.

Partial disability

If you are able to return to work part-time after at least 14 days of being paid for a total disability, you may be able to still receive 50% of your total disability benefit.

Waiver of premium

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

Geographical limitations

If you are disabled while outside of the United States, Mexico or Canada, you may receive benefits for up to 60 days before you have to return to the U.S.

Issue age

Coverage is available from ages 17 to 74.

Right of conversion

You have the right to convert to a similar coverage if you change jobs.

For more information, talk with your benefits counselor.

EXCLUSIONS AND LIMITATIONS

We will not pay benefits for losses that are caused by, contributed to by or occur as the result of: alcoholism or drug addiction, felonies or illegal occupations, flying, hazardous avocations, intoxicants and narcotics, psychiatric or psychological conditions, racing, semi-professional or professional sports, suicide or injuries which you intentionally do to yourself, or war. We will not pay for losses due to you giving birth within the first nine months after the coverage effective date of the certificate. We will not pay for loss when the disability is a pre-existing condition as described in the certificate.

Pre-existing condition means a sickness or physical condition, whether diagnosed or not, for which you were treated, had medical testing, received medical advice or had taken medication within 6 months before the coverage effective date.

We will not pay for loss when the disability is a pre-existing condition as defined in this certificate, unless you have satisfied the pre-existing condition limitation period (6 months) shown on the Certificate Schedule on the date you suffer a loss due to a covered accident or covered sickness.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy form GDIS-P-NJ and certificate form GDIS-C-NJ. This is not an insurance contract and only the actual policy and certificate provisions will control.

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