

Short-Term Disability Insurance

How long could you afford to go without a paycheck?

Help protect your paycheck with Paul Revere's short-term disability insurance.

You use your paycheck mainly to pay for your home, your car, groceries, medical bills and utilities. What if you couldn't go to work due to an accident or sickness?

Monthly Expenses: \$ _____ \$ _____ \$ _____
 \$ _____ \$ _____ \$ _____

Total \$ _____

My Coverage Worksheet (For use with your Benefits Counselor)

How much coverage do I need?

On-Job Accident and On-Job Sickness \$ _____ Off-Job Accident and Off-Job 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

How much will it cost?

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

What additional features are included?

- Waiver of Premium
- Worldwide Coverage

Here are some frequently asked questions about 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 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 20 hours or more per week,
- you are able to work at your job or any other job for less than 20 hours per week,
- your employer will allow you to work for less than 20 hours 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 losses that are caused by or are the result of: alcoholism or drug addiction; flying; giving birth within the first nine months after the effective date of the policy; hazardous avocations; illegal activities; having a pre-existing condition as described and limited by the policy; mental or emotional disorders; suicide or self-inflicted injuries; war or armed conflict.

For cost and complete details, see your Paul Revere benefits counselor. Applicable to policy form DIS1000-NY. This is not an insurance contract and only the actual policy provisions will control.

Colonial Voluntary Benefits products are underwritten by:

The Paul Revere Life Insurance Company, Worcester, MA

Administrative office: Colonial Voluntary Benefits, 1200 Colonial Life Boulevard, Columbia, SC 29210

colonial-paulrevere.com

What is a pre-existing condition?

A pre-existing condition is when you have a sickness or physical condition for which medical advice or treatment was recommended by a physician or received from a physician within 12 months before the effective date of the 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.

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. Paul Revere can change your premium only if we change it on all policies of this form number in the state of New York subject to prior approval of the Superintendent of Insurance.

What is a covered accident or a covered sickness?

A covered accident is an accident. A covered sickness means an illness, infection, disease or any other abnormal physical condition, not caused by an injury.

A covered accident or covered sickness:

- Occurs after the effective date of the policy;
- 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 colonial-paulrevere.com or call our Policyholder Service Center at 1.800.325.4368 for additional information.

You may also send the notice to us at P. O. Box 100267, Columbia, SC 29202 or you may give the notice to an authorized agent.

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.