

# Disability Income Protection

## Guarantee Issue Disability Income

May be purchased with your health program or as stand alone coverage. Disability income protection is available at two levels: \$1500 and \$3000. Both of these plans offer you coverage for accidents or injuries that may occur off the job without being subject to a waiting period. However there will be a 7 day waiting period for sickness benefits. The monthly benefit is payable for up to 6 months (26 weeks)\*

- Income for items such as: Mortgage, rent or vehicle payments. Utility bills or other household expenses. Food, clothing or other necessities. Medical costs that are not covered under your other plans. Travel or lodging expenses for treatment.
- Benefits are paid regardless of any other insurance participants may have with other insurance companies, benefits are paid directly to the insured, unless specified otherwise, coverage is guaranteed renewable to age 70 and is portable.

### Total Disability Definition:

Unable to perform the material and substantial duties of your regular occupation; Not, in fact, working at any occupation for wage or profit; and Under the regular and appropriate care of a doctor; unless the doctor states that continued treatment in the future would be of no benefit to you.

### Partial Disability Definition:

You are unable to perform the material and substantial duties of your regular occupation for 20 hours or more per week; You are able to work at your regular occupation or any other occupation for less than 20 hours per week; Your company will allow you to work for less than 20 hours per week; and You are under the regular and appropriate care of a doctor.

Rate chart - \$1500		
Age Band	Monthly	Weekly
17-49	\$65.00	\$15.00
50-69	\$82.00	\$18.92

Rate chart - \$3000		
Age Band	Monthly	Weekly
17-49	\$116.00	\$26.77
50-69	\$152.00	\$35.08

\*Pre-Existing Condition: A pre-existing condition qualifies as a sickness or physical condition for which you have been treated, received medical advice or have taken medication within 12 months before the effective date of your policy. If you become disabled because of a pre-existing condition, Colonial will not pay for any disability period if it begins during the first 12 months the policy is in force.

\*Proof of income will be required at time of claim.

\*The Disability Income Benefits Program is neither underwritten nor provided by National Union Fire Insurance Company of Pittsburgh, Pa.