

Individual Short-Term Disability 3000

Colonial Life's voluntary short-term disability insurance policy is an individual plan that is sold via payroll deduction at the workplace. It insures you employee's paycheck by replacing a portion of you employee's income if he becomes disabled because of a covered accidental injury or covered sickness. Sample CARates shown at the bottom represents Off-Job Injury & Sickness/Maternity with Health Screening & 1st Day Hospital. Rates are based off AARisk Classification & 6 month benefit period.

Benefits:	Description:
Monthly Benefit Amount <i>Amounts vary based on income, offered in \$100 increments</i>	Available up to \$4,000 in monthly benefits for up to 40% of income
Benefit Periods <i>Refers to the maximum length of time benefits may be payable for a covered disability</i>	6 months and 12 months are available
Elimination Periods <i>Elimination periods vary by benefit period selected, the first number represents accident elimination period, the second number represents sickness elimination period</i>	0/7, 7/7, 7/14, 0/14, 14/14, 0/30, 30/30 60/60, 90/90, and 180/180
Total Disability and Partial Disability Benefits <i>Partial disability pays 50% of the total disability benefit and for up to 3 months</i>	Included
Pregnancy Benefits <i>The usual recovery period is six weeks (vaginal delivery) or eight weeks (cesarean delivery), subject to elimination periods, subject to Giving Birth Limitation</i>	Included
Additional Benefits:	Description:
Additional Disability Benefits Riders <i>Provides policyholders the ability to purchase additional disability coverage on a guarantee issue basis after their initial enrollment, Policyholders can purchase a maximum of two riders, at two separate intervals</i>	\$100 or \$200 monthly
Health Screening Rider <i>Per calendar year</i>	\$50

MONTHLY RATES (12 PAYPERIODS)	ISSUE AGE	\$500/mo	\$1,000/mo	\$1,500/mo	\$2,000/mo	\$2,500/mo
Elimination 0 days Injury / 7 days Sickness	17-49	\$29.25	\$55.60	\$81.95	\$108.30	\$134.65
	50-64	\$39.90	\$76.90	\$113.90	\$150.90	\$187.90
	65-74	\$47.70	\$92.50	\$137.30	\$182.10	\$226.90
Elimination 0 days Injury / 14 days Sickness	17-49	\$23.65	\$44.40	\$65.15	\$85.90	\$106.65
	50-64	\$31.00	\$59.10	\$87.20	\$115.30	\$143.40
	65-74	\$36.90	\$70.90	\$104.90	\$138.90	\$172.90
11THLY RATES (11 PAYPERIODS)	ISSUE AGE	\$500/mo	\$1,000/mo	\$1,500/mo	\$2,000/mo	\$2,500/mo
Elimination 0 days Injury / 7 days Sickness	17-49	\$31.91	\$60.65	\$89.40	\$118.15	\$146.89
	50-64	\$43.53	\$83.89	\$124.25	\$164.62	\$204.98
	65-74	\$52.04	\$100.91	\$149.78	\$198.65	\$247.53
Elimination 0 days Injury / 14 days Sickness	17-49	\$25.80	\$48.44	\$71.07	\$93.71	\$116.35
	50-64	\$33.82	\$64.47	\$95.13	\$125.78	\$156.44
	65-74	\$40.25	\$77.35	\$114.44	\$151.53	\$188.62
10THLY RATES (10 PAYPERIODS)	ISSUE AGE	\$500/mo	\$1,000/mo	\$1,500/mo	\$2,000/mo	\$2,500/mo
Elimination 0 days Injury / 7 days Sickness	17-49	\$35.10	\$66.72	\$98.34	\$129.96	\$161.58
	50-64	\$47.88	\$92.28	\$136.68	\$181.08	\$225.48
	65-74	\$57.24	\$111.00	\$164.76	\$218.52	\$272.28
Elimination 0 days Injury / 14 days Sickness	17-49	\$28.38	\$53.28	\$78.18	\$103.08	\$127.98
	50-64	\$37.20	\$70.92	\$104.64	\$138.36	\$172.08
	65-74	\$44.28	\$85.08	\$125.88	\$166.68	\$207.48
SEMI-MONTHLY RATES (24 PAYPERIODS)	ISSUE AGE	\$500/mo	\$1,000/mo	\$1,500/mo	\$2,000/mo	\$2,500/mo
Elimination 0 days Injury / 7 days Sickness	17-49	\$14.63	\$27.80	\$40.98	\$54.15	\$67.33
	50-64	\$19.95	\$38.45	\$56.95	\$75.45	\$93.95
	65-74	\$23.85	\$46.25	\$68.65	\$91.05	\$113.45
Elimination 0 days Injury / 14 days Sickness	17-49	\$11.83	\$22.20	\$32.58	\$42.95	\$53.33
	50-64	\$15.50	\$29.55	\$43.60	\$57.65	\$71.70
	65-74	\$18.45	\$35.45	\$52.45	\$69.45	\$86.45
BI-WEEKLY (26 PAYPERIODS)	ISSUE AGE	\$500/mo	\$1,000/mo	\$1,500/mo	\$2,000/mo	\$2,500/mo
Elimination 0 days Injury / 7 days Sickness	17-49	\$13.50	\$25.66	\$37.82	\$49.98	\$62.15
	50-64	\$18.42	\$35.49	\$52.57	\$69.65	\$86.72
	65-74	\$22.02	\$42.69	\$63.37	\$84.05	\$104.72
Elimination 0 days Injury / 14 days Sickness	17-49	\$10.92	\$20.49	\$30.07	\$39.65	\$49.22
	50-64	\$14.31	\$27.28	\$40.25	\$53.22	\$66.18
	65-74	\$17.03	\$32.72	\$48.42	\$64.11	\$79.80