



Educator Disability Advantage Short Term Disability

Educator Disability Advantage insurance¹ from Colonial Life is designed to provide financial protection for all education workers with plans that can help supplement and/or complement the South Carolina Public Employee Benefit Authority (PEBA) plan. Educator Disability Advantage insurance provides flexible options for disability coverage and accidental injury benefits to help protect your income and maintain lifestyle needs if you become disabled due to a covered accident or sickness.

My disability coverage worksheet

(For use with your Colonial Life benefits counselor)

Employee coverage (includes both on- and off-job benefits)

How much coverage do I need?

- **Total disability**

On-job accident/sickness	Off-job accident/sickness
First 3 months \$_____ /month	\$_____ /month
Next 9 months \$_____ /month	\$_____ /month
- **Partial disability**

Up to 3 months \$_____ /month	\$_____ /month
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When will my benefits start?

- After an accident: _____ days After a sickness: _____ days

What additional features or benefits are included?

- Normal pregnancy is covered the same as any other covered sickness.
- Waiver of premium: We will waive your premium payments after 90 consecutive days of a covered disability.
- Goodwill child benefit: \$1,000, up to two benefits per year for adoption or ward of a guardian
- Mental or nervous disorders benefit

How much will it cost?

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



How long could you afford to go without a paycheck?

Monthly expenses:

Mortgage/rent	\$_____
Groceries	\$_____
Car	\$_____
Medical bills	\$_____
Utilities	\$_____
Other	\$_____
Total	\$_____



Disability benefits and more

Anita teaches at a local community college and enjoys spending time on active hobbies and volunteering with non-profits. When she was injured in a mountain biking accident, she worried that she might not be able to make ends meet for a while.

How Anita's coverage helped*

With her coverage, she received benefits for:

- Accident emergency treatment \$400
- X-ray \$150
- Collarbone fracture requiring surgery.. \$1,200
- Elbow dislocation (nonsurgical) \$400
- Hospital stay of 3 nights \$150
- Short-term disability benefits \$1,400

Total amount: \$3,700

**For illustrative purposes only. Coverage amounts may vary based on injury, treatment, income and more.*

Additional employee coverage

In addition to disability coverage, this plan also provides employees with benefits related to accidental injuries, their treatment and more. Even if you're not disabled, the following benefits are payable for covered accidental injuries or sickness:

ACCIDENTAL INJURIES BENEFITS

- Accident emergency treatment \$400
- X-ray \$150
- Accident follow-up treatment (including transportation)/telemedicine \$75
(up to 6 benefits per accident per person, up to 12/year per person)

HOSPITAL CONFINEMENT BENEFIT FOR ACCIDENT OR SICKNESS

Pays in addition to disability benefit. Benefits begin on the first day of confinement in a hospital. Up to 3 months \$1,500/month (\$50/day)

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS

- Accidental death \$25,000
- Loss of a finger or toe
Single dismemberment \$750
Double dismemberment \$1,500
- Loss of a hand, arm, foot or sight of an eye
Single dismemberment \$7,500
Double dismemberment \$15,000
- Common carrier death (includes school bus for school activities) \$50,000

COMPLETE FRACTURES

	Nonsurgical	Surgical
• Hip, thigh	\$1,500	\$3,000
• Vertebrae	\$1,350	\$2,700
• Pelvis	\$1,200	\$2,400
• Skull (depressed)	\$1,500	\$3,000
• Leg	\$900	\$1,800
• Foot, ankle, kneecap	\$750	\$1,500
• Forearm, hand, wrist	\$750	\$1,500
• Lower jaw	\$600	\$1,200
• Shoulder blade, collarbone	\$600	\$1,200
• Skull (simple)	\$525	\$1,050
• Upper arm, upper jaw	\$525	\$1,050
• Facial bones	\$450	\$900
• Vertebral processes	\$300	\$600
• Rib	\$300	\$600
• Finger, toe	\$175	\$350
• Coccyx	\$125	\$250

COMPLETE DISLOCATIONS	Nonsurgical	Surgical
• Hip	\$1,500	\$3,000
• Knee	\$975	\$1,950
• Shoulder	\$750	\$1,500
• Collarbone (sternoclavicular)	\$750	\$1,500
• Ankle, foot	\$750	\$1,500
• Collarbone (acromioclavicular and separation)	\$675	\$1,350
• Hand	\$525	\$1,050
• Lower jaw	\$450	\$900
• Wrist	\$400	\$800
• Elbow	\$400	\$800
• One finger, toe	\$125	\$250

• For a chip fracture, your benefit would be 25% of the amount shown. Chip fractures are those in which a fragment of bone is broken off near a joint at a point where a ligament is attached.

• For multiple fractures or dislocations, we will pay for both, up to 2 times the highest amount.

• For your first dislocation, you would receive the amount shown; however, recurrent dislocations of the same joint are not covered.

Optional spouse and dependent child(ren) coverage

You may cover one or all of the eligible dependent members of your family for an additional premium. Eligible dependents include your spouse and ALL dependent children who are younger than age 26.

ACCIDENTAL INJURIES BENEFITS

- Accident emergency treatment \$400
- X-ray \$150
- Accident follow-up treatment
(including transportation)/telemedicine \$75
(up to 6 benefits per accident per person, up to 12/year per person)

HOSPITAL CONFINEMENT BENEFIT FOR ACCIDENT OR SICKNESS

Up to 3 months \$1,500/month (\$50/day)

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS

- Accidental death, spouse/dependent \$10,000 / \$5,000
- Loss of a finger or toe
Single dismemberment \$75
Double dismemberment \$150
- Loss of a hand, arm, foot or sight of an eye
Single dismemberment \$750
Double dismemberment \$1,500
- Common carrier death, spouse/dependent
Includes school bus for school activities. \$20,000 / \$10,000



More than 1 in 4 of
20-year-olds become
disabled before
retirement age.²

Frequently asked questions

Will my disability income payment be reduced if I have other insurance?

Benefits are payable regardless of workers' compensation or any other insurance you may have with other insurance companies. Benefits are payable 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 occupation;
- Not, in fact, working at any occupation; 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 for more than half of your normally scheduled hours per week;
- You are able to work at your job or your place of employment for less than half of your normally scheduled hours per week;
- Your employer will allow you to return to your job or place of employment for less than half of your normally scheduled 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 14 days immediately prior to your being partially disabled.

When do disability benefits end?

The total disability benefit will end on the policy anniversary date on or next following your 70th birthday, or when you are no longer considered disabled as defined in the policy, whichever comes first.

Can I keep my coverage if I change jobs?

If you change jobs or retire, you can take your coverage with you until age 70, as long as you pay your premiums when they are due or within the grace period.

How do I file a claim?

Visit coloniallife.com or call our Policyholder Service Center at 1-800-325-4368 for additional information.

What is a pre-existing condition?

A pre-existing condition means a sickness or physical condition for which any covered person was treated, received medical advice, or had taken medication within 12 months before the effective date of the policy. If you are age 65 or older when the policy is issued, pre-existing conditions include only conditions specifically excluded from coverage by the rider.

If you become disabled due to 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.

What is the mental or nervous disorder benefit?

This benefit provides coverage for a disability due to a mental or nervous condition. Coverage provides a benefit up to three months per occurrence, with a cumulative lifetime maximum benefit of 24 months.



For more information, talk with your Colonial Life benefits counselor.

1. Educator Disability Advantage is the marketing name of the insurance product filed as "Disability Income Insurance Policy (SCE1100)."
2. U.S. Social Security Administration, The Faces and Facts of Disability. <https://www.ssa.gov/disabilityfacts/facts.html>. Accessed April 2021.

EXCLUSIONS AND LIMITATIONS

We will not pay benefits for losses that are caused by or are the result of: Cosmetic Surgery, Felonies and Illegal Occupations, Flying, Hazardous Avocations, Intoxicants and Narcotics, Racing, Semiprofessional or Professional Sports, Substance Abuse, Suicide or Self-Inflicted Injuries, and War or Armed Conflict.

This information is not intended to be a complete description of the insurance coverage available. The policy may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy form SCE1100. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC.

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Pregnancy and having a baby

Disability Insurance



For more information,
talk with your
benefits counselor.

A baby changes everything – even your financial situation.

Disability insurance can help you pay for everyday living expenses and keep you focused on taking care of the new addition to your family.

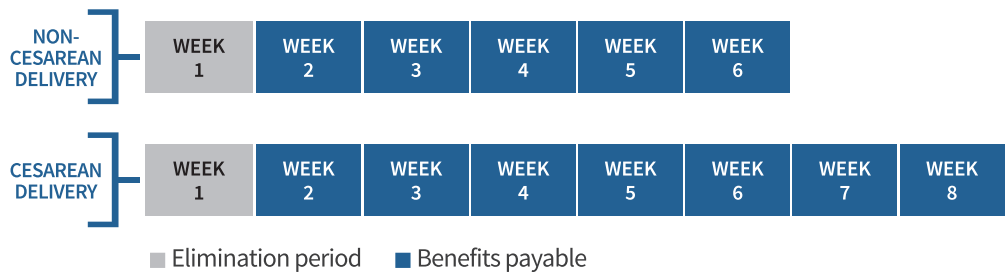
How disability insurance can help

- The usual recovery period is six weeks (non-cesarean delivery) or eight weeks (cesarean delivery). If your claim is approved, your benefits will start after you satisfy your elimination period (waiting period).
- Benefits are paid directly to you to use as you see fit.
- Your disability benefits are not affected by your employer’s leave of absence program, the Family Medical Leave Act (FMLA), your sick leave or paid time off/vacation time.
- If you were not pregnant before your coverage effective date, pregnancy complications, such as pre-term labor, gestational diabetes and pre-eclampsia, are treated just like any other covered sickness.

Your disability policy may have a giving birth limitation. If so, this means Colonial Life will not pay disability benefits if you give birth within the first nine months after your coverage effective date. If the pregnancy is considered a pre-existing condition, any dates missed from work due to pregnancy, delivery, or associated complications may not be covered. Please refer to your disability sales brochure.

Understanding your elimination period (waiting period)

If your claim is approved, your benefits will start after you have satisfied the elimination period, which is the period of time that no benefits are payable. Your elimination period may vary based on the plan you select.



For illustrative purposes only. Example based on a seven-day elimination period.

Although the above example shows benefits payable for five or seven weeks after the elimination period, the policy provides a monthly benefit. After deducting the elimination period and paying any full months of disability, the remaining dates will be paid using the daily rate.

Filing your disability claim

If there are no complications, you should file your claim after delivery. For complications before delivery, you should file your claim as soon as the doctor indicates you are unable to continue working.

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. Coverage type and benefits may vary by state and may not be available in all states. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

Applicable to policy forms ISTD3000 and rider form ISTD3000-ADIB (including state abbreviations where used, for example: ISTD3000-TX and ISTD3000-ADIB-TX). Applicable to policy form DIS1000 including state abbreviations where used. Applicable to ED DIS1.0 including state abbreviations where used. Applicable to policy form ICC21-DIP3000 and ICC21-DIP3000-R-DIS. Applicable to policy forms GDIS-P and certificate form GDIS-C (including state abbreviations where used, for example: GDIS-P-EE-TX and GDIS-C-EE-TX). Applicable to policy form VSTDMP and certificate form VSTDC including state abbreviations where used. For cost and complete details of coverage, call or write your Colonial Life benefits representative or the company.

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