

# Opportunity to protect your paycheck with Short-Term Disability Insurance



## New hires and existing employees are eligible!

**Schedule an appointment with a benefits counselor to enroll in Short Term Disability coverage or to ask questions.**

Visit the benefits learning website or reach out via email or telephone to schedule your appointment:



### DISABILITY BENEFITS WEBSITE:

Use your smartphone camera to access the appointment request form (or access <https://learn.coloniallife.com/State-of-CT/p/1>)



### EMAIL:

ColonialHR@colcapitol.com



### Manchester, CT Office

**TELEPHONE:** 800-884-0689  
or 860-645-8833 x 802

The disability insurance premiums are conveniently payroll deducted from your paycheck. You will need access to your paystub at the time of enrollment to provide your employee ID number and job code.

### IMPORTANT DETAILS FOR EXISTING POLICY HOLDERS:

Remember to review your existing Colonial Life disability coverage amount with a benefits counselor to ensure you have adequate protection based on your current income. Since the disability policy does not automatically adjust when there is a salary increase or lifestyle change, this may be the time to upgrade your policy.

## Is your income adequately protected?

Colonial Life's voluntary individual short-term disability coverage can pay you a monthly benefit to replace a portion of your income when you become disabled because of a covered accident or covered sickness, including pregnancy and mental and nervous disorders. Coverage is guaranteed renewable to age 70.

### Features include:

- **On and off job accident and sickness coverage:** Monthly benefit amounts can cover up to 66 2/3% of your income.
- **Variety:** There are multiple plans to choose from to fit your specific needs.
- **Benefit payment:** Benefits are paid directly to you.
  - There is no coordination of benefits at claim with other coverages. Benefits are paid regardless of income received from other sources.
- **Guaranteed issue:** Guaranteed issue options are available which means no medical underwriting is required to qualify for disability coverage. Benefit exclusions and pre-existing condition limitations may affect payable benefits.
- **Pays a tax free benefit**