

Sickness and Off-Job Accident Disability Income Rider



When you consider both on- and off-job injuries, one disabling injury takes place every second.* If you are in a serious accident or suffer a serious illness that results in a disability, Colonial Life's Sickness and Off-Job Accident Disability Income Rider can help you cover everyday living expenses.

*Source: Injury Facts, National Safety Council, 2008 edition.

Highlights of Colonial Life's Sickness and Off-Job Accident Disability Income Rider

- You're paid regardless of any other insurance you may have.
- Benefits are paid directly to you unless you specify otherwise.
- The amount of the total disability benefit may be designed to fit your needs.
- Your coverage is guaranteed renewable to the policy anniversary date on or next following your 70th birthday.
- You're covered worldwide.

Disability Definition

Totally disabled or disabled means you are:

- Unable to work at any job for which you are qualified by reason of education, training and experience, and
- Not, in fact, working at any job for pay or benefits, and
- Under the care of a doctor.

Pre-Existing Condition

Pre-existing condition means a sickness or physical condition for which you were treated, received medical advice or had taken medication within 12 months before the effective date of the rider. 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 rider is in force. Any recurrent disability caused by a pre-existing condition will not be covered if it is treated as a continuation of the previous disability. After the rider has been in force for 12 months from the effective date of the rider, we will pay benefits for any pre-existing condition not excluded by name or specific description if the covered disability began 12 months after the effective date and the elimination period has been satisfied.

Please refer to the Outline of Coverage contained in this brochure for complete details.

Colonial Life insurance is too valuable to lose just because you change employers. When you are covered under this plan, you may be able to keep this insurance with no increase in premium if you change employers.

Benefits Worksheet

Flexible Benefit

For use by Colonial Life Benefits Counselor

Check one:

Employee

Spouse

Monthly Disability Benefit Amount

Sickness and Off-job Accident Amount:

\$ _____

\$ _____

Elimination Period -

Accident:

Sickness:

Benefit Period:

Premium Per Pay Period:

\$ _____

\$ _____

The premium will vary based on benefits selected.

COLONIAL LIFE & ACCIDENT INSURANCE COMPANY

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ACCIDENT/SICKNESS DISABILITY INCOME RIDER

OUTLINE OF COVERAGE (Applicable to Rider Form R-ASD-R-MN)

THIS POLICY IS NOT A MEDICARE SUPPLEMENT POLICY If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare available from the Company.

Read your rider carefully. This outline provides a very brief description of the important features of your rider. This is not an insurance contract and only the actual policy and rider provisions will control. The rider sets forth in detail the rights and obligations of both you and us. It is, therefore, important that you READ YOUR RIDER CAREFULLY.

Renewability. Your rider is guaranteed renewable to the policy anniversary date on or next following your 70th birthday. Your premium can be changed only if we change it on all riders of this kind in force in the state where the rider was issued. *Policy anniversary date* occurs annually on the same date and in the same month as the date for which we first received premium.

Disability Income Coverage. Your rider is designed to provide coverage for disabilities that result from a covered accident or a covered sickness subject to any limitations or exclusions. It does not provide coverage for basic hospital, basic medical-surgical or major medical expenses.

Coverage Provided by the Rider. We will pay the monthly total disability benefit shown below if you become totally disabled longer than the elimination period as the result of a covered accident or a covered sickness while the rider is in force.

On-Job Amount _____ Off-Job Amount _____ Benefit Period _____ Elimination Period _____

If benefits are payable for less than a full month, we will pay the appropriate benefits on a daily basis. A month is 30 days. The daily amount is 1/30th of the monthly amount.

If you are not working when you become totally disabled, we will pay the disability benefit only as long as you are unable to perform all of the substantial and material duties of your regular occupation and are under the regular care of a doctor.

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.

A recurrent disability will be treated as:

- a continuation of the previous disability, not a new disability, if you have returned to work for less than six months.
- a new disability, if you have returned to work for six months or more, working at least the same number of hours you were working before the previous disability began.
- a new disability, if you did not have a job before the previous disability began and you have ceased to be disabled for six months or more.
- a continuation of the previous disability for any circumstances not specifically listed above.

A new disability is subject to a new elimination period, and a new benefit period applies. A disability that is considered a continuation of a previous disability is not subject to a new elimination period, and a new benefit period does not apply.

Any recurrent disability caused by a pre-existing condition will not be covered if it is treated as a continuation of the previous disability.

We will not pay benefits for more than one disability at a time. This coverage will end on the policy anniversary date on or next following your 70th birthday.

Time Limits

After the rider has been in force for 12 months from the effective date of the rider, we will pay benefits for any pre-existing condition not excluded by name or specific description if the covered disability began 12 months after the effective date and the elimination period has been satisfied.

Geographical Limitations

If you become totally disabled by a covered accident or a covered sickness while you are outside the covered geographical areas and you are disabled longer than the elimination period, your maximum benefit period while outside the covered geographical areas will be limited to 60 days. *Covered geographical areas* are less than 40 miles outside the territorial limits of the United States, Canada, Mexico, Puerto Rico, the Bahama Islands, the Virgin Islands, Bermuda, or Jamaica.

After the 60 day period, benefits will not be paid until you return to the covered geographical areas.

If you are still totally disabled when you return from outside the covered geographical areas, we will determine your remaining benefit period by subtracting the time period for which we have already paid benefits from the benefit period. We will pay the monthly benefit amount up to the remaining benefit period.

Important Words in the Rider

A *covered accident* is an accident which:

- occurs after the effective date of the rider;
- is of a type listed on the Rider Schedule;
- occurs while the rider is in force; and
- is not excluded by name or specific description in the rider.

A *covered sickness* means an illness, infection, disease or any other abnormal physical condition which:

- occurs after the effective date of the rider;
- occurs while the rider is in force; and
- is not excluded by name or specific description in the rider.

Elimination period means the period of time during which no benefits are payable.

Off-job accident means an accident which occurs while you are not working at any job for pay or benefits.

On-job accident means an accident which occurs while you are working at any job for pay or benefits.

Pre-existing condition means a sickness or physical condition for which you were treated, received medical advice or had taken medication within 12 months before the effective date of the rider.

Recurrent disability means becoming disabled, ceasing to be disabled, then becoming disabled again for the same or related condition. The latter disability will be considered a recurrent disability.

Totally disabled or disabled means you are:

- unable to work at any job for which you are qualified by reason of education, training, or experience;
- not, in fact, working at any job for pay or benefits; and
- under the care of a doctor.

Under the care of a doctor means you are being cared for on a regular basis by a doctor.

What Is Not Covered By The Rider

We will not pay benefits for losses that are caused by or are the result of your:

- addiction to narcotics except for narcotics taken as prescribed by your doctor;
- operating, learning to operate, serving as a crew member of any aircraft or hot air balloon, including those which are not motor-driven;
- engaging in hang gliding, bungee jumping, parachuting, sailgliding, parasailing or parakiting;
- participating or attempting to participate in a felony or an illegal job or activity;
- having a pre-existing condition as defined and limited by the rider;
- having a psychiatric or psychological condition including, but not limited to, affective disorders, neuroses, anxiety, stress and adjustment reactions. However, Alzheimer's Disease and other organic senile dementias are covered under the rider;
- riding in or driving any motor-driven vehicle in an organized race, stunt show or speed test;
- practicing for or participating in any semi-professional or professional competitive athletic contest for which you receive any type of compensation or remuneration;
- committing or trying to commit suicide or your injuring yourself intentionally whether you are sane or not;
- being exposed to war or any act of war, declared or undeclared, or serving in the armed forces of any country or authority; or
- giving birth within the first nine months after the effective date of the rider as the result of a normal pregnancy, including Cesarean. Complications of pregnancy will be covered to the same extent as any other covered sickness.



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Colonial LifeSM
Making benefits count.

Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.

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