

## Individual Short-Term Disability Insurance can help protect your employees and your bottom line.

*Every employer knows that employee absences cost money. An absence management strategy can substantially reduce those costs, and an important component of effective absence management is the income protection you offer your valued employees.*

Combined with other benefits such as employer- or state-provided long-term disability, workers' compensation, Social Security, or additional voluntary benefits, short-term disability can help you – and your employees – manage work absences that result from covered disabilities.

So when developing your absence management plan, Colonial Life's employee-paid short-term disability products are an ideal fit.

- They provide a stop-gap for the other income protection programs available to employees, including long-term disability, workers' comp, Social Security and additional voluntary benefits. This stop-gap is an important component of your overall disability benefits program for expense control and risk management.
- They provide monthly benefits that your employees need if they are disabled because of a covered accident or a covered sickness – at no direct cost to you.
- Benefits are not taxable to employees if the employee pays premiums with post-tax dollars.
- Some plans provide partial disability benefits that can encourage employees to return to work sooner.
- Employees want and need affordable, individually owned benefits, making your benefits package more effective in attracting and retaining quality employees.

### Colonial Life's Disability Income Protection Options

Your employees depend on their income to pay for housing, food, clothing, their children's education – all the necessities of life. For most employees, a disability means not only difficulty meeting these financial obligations but also increased out-of-pocket medical costs.

Colonial Life offers a variety of affordable employee-paid disability income options to meet your company's and your employees' needs.

## Other Short-Term Disability Options From Colonial Life

**Disability Income Riders:** For your employees who purchase a Colonial Life accident insurance policy, disability income riders are available for accident or accident/sickness disability at an additional cost. Benefits are similar to our individual short-term disability policy but with lower benefit amounts, duration periods and premiums.

### Find Out More

As a concerned employer, you want to offer the protection your employees need without hurting your bottom line. With Colonial Life's personal disability insurance options, you can manage employee absence while offering the security they need in the event of a disability.

Talk to your Colonial Life benefits representative today or visit us at [coloniallife.com](http://coloniallife.com) to find out more.

These coverages may not be available in all states. Product benefits and benefit amounts vary by state. In California, you may offer California Disability and AD&D. As with most insurance, policies have exclusions and limitations that may affect benefits payable. For complete details, see your Colonial Life benefits representative.

<i>Individual Short-Term Disability</i>	<i>Group Short-Term Disability</i>
Pays without regard to other income sources at time of claim	Pays integrated with other income sources to help avoid overinsurance
No participation requirements and, for employers who qualify for the coverage, is guaranteed renewable to age 70	Offers guaranteed issue based on participation requirements
Offers flexibility in choosing elimination periods	Offers flexibility in choosing elimination periods
Provides benefits for up to two years	Provides benefits for up to a year
Is portable	Is not portable
Pays benefits up to 66-2/3 percent of salary – \$5,000/mo. maximum (in most states)	Pays benefits up to 60 percent of salary (\$1,000/week maximum)
"Your Job" disability definition	"Own Occupation" disability definition
On-/off-job and off-job-only plans available, with lower benefits for on-job for employers who want to avoid overinsurance with workers' compensation	On-/off-job and off-job-only plans available, with lower benefits for on-job for employers who want to avoid overinsurance with workers' compensation
Premiums do not increase with age once policy is purchased	Continuity of coverage available (based on underwriting approval) and rates guaranteed for two years
Partial disability benefits encourage quicker return to work	Partial disability benefits encourage quicker return to work
Waiver of premium benefits available	Waiver of premium benefits available

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

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