

Disability Income Insurance



HOLMES COMMUNITY COLLEGE

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This is merely a summary of benefits. Limitations and exclusions apply.
Please see the plan document for specific details and provisions of the plan.

Disability Income

- Colonial Life Disability 1000 -

- Colonial's supplemental short-term disability insurance policy is an individual plan that is sold via payroll deduction. It replaces a portion of your income if you become unable to work because of a covered accident or sickness.
- Replaces a portion of your income to help make ends meet if you become disabled from a covered accident or covered sickness. 23.2 million disabling injuries were reported in 2004.*

*National Safety Council, Injury Facts, 2005-2006 Edition.

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Disability Income

- Colonial Life Disability 1000 -

This policy offers two plan choices that provide off-job and on-and off-job coverage options.

- Off-Job Accident/Off-Job Sickness – Disability benefits for off-job covered accidents and off-job covered sicknesses.
- On/Off-Job Accident/Sickness – Disability benefits for on-job and off-job covered accidents and on-job and off-job covered sicknesses.

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- Colonial Life Disability Benefits -

Plan Structure	<ul style="list-style-type: none"> • Off-Job Accident and Off-Job Sickness • On/Off-Job Accident/Sickness
Benefit Amount	<ul style="list-style-type: none"> • \$400 to \$5,000 (offered in \$100 increments) <p>Maximum income replacement is 66 2/3% of income.</p>
Benefit Periods	<ul style="list-style-type: none"> • 3 months • 6 months • 12 months • 24 months
Elimination Periods	<ul style="list-style-type: none"> • 0/7, 7/7, 0/14, 14/14, 0/30, 30/30, 60/60, 90/90, and 180/180 <p>Choice of elimination periods based on benefit periods selected.</p> <p>Elimination period means the number of days following a disability before benefit begin. The first number represents accident elimination period/the second number represents sickness.</p> <p>If \$3,100 to \$5,000 in monthly benefit is selected, a 3, 6, 12 or 24 month benefit period with a 14/14, 30/30, 60/60, 90/90 or 180/180 elimination period is available.</p>

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Colonial Life Disability Optional Rider

Health Screening Rider:

- \$50 per calendar year for one of 18 health screening tests
- 30 day waiting period
- Rider is guaranteed renewable for life

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Colonial Life Disability Features

- Benefits are paid directly to you unless you specify otherwise.
- Benefits are paid in addition to other insurance you may have with other insurance companies.
- Total and partial disability benefits. Pays partial benefits after total disability benefits are paid, if you return to work less than 20 hours per week.

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Colonial Life Disability Features (cont'd)

- Guaranteed renewable. This policy is guaranteed renewable to the policy anniversary date on or next following the policyholder's 70th birthday. Premiums can be changed only if we change them on all policies of this kind in the state where the policy is issued.
- Coverage is portable. An employee can take this coverage with him if he changes jobs or leaves HCC.

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Colonial Life Disability Features (cont'd)

- Worldwide coverage. The policyholder is covered for disabilities occurring outside the regularly covered geographical areas for up to 60 days.
- Unisex rates. Premiums are the same for males and females.
- Waiver of premium after you are disabled for 90 consecutive days.
- No integration. There is no integration with other coverages. Benefits are paid regardless of benefits received from other sources. For amounts over \$3,000 per month, offsetting occurs during the application process.

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Colonial Life Disability Eligibility Requirements

Offered to all permanent, benefit-eligible employees up to age 69 who work at least 20 hours per week on a regular basis.

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Colonial Life Disability Premium Information

- Age-banded and one blended risk.
- Premiums are based on the account's industry risk classification.
- Age bands of 17-49, 50-69.
- Premiums do not increase as the policyholder ages.

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Colonial Life Disability Definitions (cont'd)

Total Disability means you are unable to perform the material and substantial duties of your job; not, in fact, working at any job; and under the regular and appropriate care of a doctor.

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Colonial Life Disability Definitions (cont'd)

Partial Disability means you are unable to perform the material and substantial duties of your job for 20 hours or more per week; you are able to work at your job or any other job for less than 20 hours per week; your employer will allow you to work for less than 20 hours per week and you are under the regular and appropriate care of a doctor. To qualify for partial disability, total disability benefit must have been paid for one month. Partial disability pays 50% of the total disability benefit.

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Colonial Life Disability Definitions (cont'd)

Pre-existing Condition means you are having 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 this policy. If the policyholder becomes disabled because of pre-existing condition, the policy does not pay for any disability period if it begins during the first 12 months the policy is in force.

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Colonial Life Disability

Definitions (cont'd)

Waiver of Premium Benefit After you have been totally disabled or qualify for partial disability benefits as the result of a covered accident or covered sickness for more than 90 consecutive days (while your policy is in effect), or after the elimination period shown in your policy (whichever is greater), we will waive the premium for as long as you remain disabled. The premium will be waived up to the maximum benefit period shown in your policy.

There is no limit to the number of times you can receive the Waiver of Premium benefit. This Waiver of Premium benefit does not apply to any period that you are totally disabled due to an accident or condition which is excluded by name or specific description in the policy.

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Colonial Life Disability

Definitions (cont'd)

Worldwide Coverage If the policyholder becomes totally disabled as the result of a covered accident or a covered sickness while outside the covered geographical areas, the Geographical Limitations provision may allow us to provide benefits. The policyholder must be totally disabled longer than the elimination period, and the maximum benefit period for total disability and partial disability combined 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

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Colonial Life Disability

What is NOT covered (General Exclusions & Limitations)

- Alcoholism or drug addiction
- Flying
- Hazardous Avocations
- Illegal Activities
- Pre-existing conditions
- Giving Birth: Giving birth within the first nine months after the effective date of the policy as a result of a normal pregnancy, including Cesarean. Complications of pregnancy will be covered to the same extent as any other covered sickness.
- Psychiatric or Psychological Conditions
- Racing
- Semi-professional or Professional Sports
- Suicide or self-inflicted injuries
- War or Armed Conflict

This list does not include a complete description of each limitation and exclusion. To obtain a complete description, please refer to an outline of coverage, sample policy or see your Colonial Representative.

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Colonial Life Disability 1000 Rates

Off-Job Accident & Off-Job Sickness Coverage Monthly Premium per \$100 of Monthly Benefit

3 Month Benefit Period

Elimination Period	0/7	7/7	0/14	14/14
Age 17-49	\$2.95	\$2.75	\$2.10	\$1.85
Ages 50-59	\$3.50	\$3.30	\$2.60	\$2.35

6 Month Benefit Period

Elimination Period	0/7	7/7	0/14	14/14	0/30	30/30
Age 17-49	\$3.70	\$3.45	\$2.85	\$2.55	\$2.10	\$1.70
Ages 50-59	\$4.80	\$4.55	\$3.70	\$3.40	\$3.00	\$2.60

Optional Health Screening Rider: \$1.75 Monthly Premium

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Colonial Life Disability 1000 Rates (cont'd)

Off-Job Accident & Off-Job Sickness Coverage

Monthly Premium per \$100 of Monthly Benefit

12 Month Benefit Period

Elimination Period	0/7	7/7	0/14	14/14	0/30	30/30	60/60	90/90
Age 17-49	\$4.80	\$4.60	\$3.50	\$3.25	\$2.75	\$2.30	\$1.90	\$1.45
Ages 50-59	\$6.05	\$5.80	\$4.65	\$4.30	\$3.70	\$3.25	\$2.80	\$2.35

24 Month Benefit Period

Elimination Period	0/7	7/7	0/14	14/14	0/30	30/30	60/60	90/90	180/180
Age 17-49	\$6.50	\$6.20	\$4.75	\$4.30	\$3.50	\$3.05	\$2.70	\$1.85	\$1.20
Ages 50-59	\$9.60	\$9.30	\$7.25	\$6.50	\$5.25	\$4.75	\$4.40	\$3.40	\$2.80

Optional Health Screening Rider: \$1.75 Monthly Premium

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Colonial Life Claims

Claim forms can be downloaded:

www.coloniallife.com

or call

800-3CLAIMS (800-325-2467)

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