

Group Disability Income Insurance



Colonial-PaulRevere.com

You never know when a disability could impact your way of life. Fortunately, there's a way to help protect your income. If an injury or sickness prevents you from earning a paycheck, disability insurance can provide a monthly benefit to help you cover your ongoing expenses.

Can you afford to not protect your paycheck?

You don't have the same lifestyle expenses as the next person. That's why you need disability income coverage that can be customized to fit your specific needs.

After calculating your monthly expenses, your benefits counselor can help you complete the benefits worksheet.

ESTIMATED MONTHLY EXPENSES	AMOUNT
Mortgage or rent	\$
Utilities (electric/gas, phone, water, TV, Internet)	\$
Transportation costs (gas, car payments)	\$
Food	\$
Health (medical needs and prescription drugs)	\$
Other	\$
TOTAL	\$

Benefits worksheet

How much coverage do I need?

Monthly benefit amount for injury and sickness: _____

Choose a monthly benefit amount between \$400 and \$7,500.*

How long will I receive benefits?

Maximum benefit period: 6 or 12 months

The partial disability benefit period is three months.

When will my total disability benefits start?

After an injury: 14 days After a sickness: 14 days

*Subject to income requirements

Product information and features

Total disability

Totally disabled or 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 physician.

Partial disability

If you are able to return to work part-time after at least 14 days of being paid for a total disability, you may be able to still receive 50% of your total disability benefit.

Waiver of premium

We will waive your premium payments after 90 consecutive days of a covered disability.

Geographical limitations

If you are disabled while outside of the United States, you may receive benefits for up to 60 days before you have to return to the U.S.

Issue age

Coverage is available from ages 17 to 74.

Portability

You may be able to keep your coverage even if you change jobs.

Premium

Your premium is based on your age when you purchase coverage and the amount of coverage you are eligible to buy. Your premium will not change as you age.

For more information, talk with your benefits counselor.

EXCLUSIONS AND LIMITATIONS

We will not pay benefits for losses that are caused by, contributed to by or occur as the result of: alcoholism or drug addiction, extra hazardous activities, felonies, riot or insurrection, intoxicants and narcotics, mental or emotional disorders, suicide or injuries which you intentionally do to yourself, war or act of war. We will not pay for losses due to you giving birth within the first nine months after the coverage effective date of the certificate. We will not pay for loss when the disability is a pre-existing condition as described in the certificate.

This product is underwritten by The Paul Revere Life Insurance Company. For cost and complete details, see your Paul Revere benefits counselor. Applicable to policy form GDIS-P-NY and certificate form GDIS-C-NY. This is not an insurance contract and only the actual policy and certificate provisions will control.