



Disability Insurance

Pregnancy and having a baby

A baby changes everything – even your financial situation. Disability insurance can help cover everyday living expenses when you’re away from work after having a baby and let you stay focused on taking care of the new addition to your family.

How disability benefits can help

- A typical labor and delivery recovery period is six weeks (non-cesarean delivery) or eight weeks (cesarean delivery), during which you might not receive income. Disability benefits for approved claims can start after an elimination of as few as 7 days, depending on your coverage.
- Benefits are payable directly to you to use as you see fit.
- Disability benefits are not affected by your employer’s leave of absence program, the Family Medical Leave Act (FMLA), sick leave or paid time off.
- If you were not pregnant before your coverage effective date, pregnancy complications such as pre-term labor, gestational diabetes and pre-eclampsia are treated just like any other covered sickness.

Filing your disability claim

If there are no complications, you should file your claim after delivery. For complications before delivery, you should file your claim as soon as the doctor advises you are unable to continue working.

Understanding the giving birth limitation

If your disability policy has a giving birth limitation, Colonial Life will not pay disability benefits if you give birth within the first nine months after your coverage effective date as the result of a normal pregnancy, including cesarean or non-cesarean delivery. If the pregnancy is considered a pre-existing condition, any dates missed from work due to pregnancy, delivery, or associated complications may not be covered.

Understanding your elimination period

If your claim is approved, your benefits will start after you have satisfied a waiting period when no benefits are payable, which may vary based on the plan you select.

NON-CESAREAN DELIVERY

WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	WEEK 6
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CESAREAN DELIVERY

WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	WEEK 6	WEEK 7	WEEK 8
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■ Elimination period ■ Benefits payable

For illustrative purposes only. Example based on a seven-day elimination period. The example above shows benefits payable for five or seven weeks after the elimination period, however, the policy provides a monthly benefit. After deducting the elimination period and paying any full months of disability, the remaining dates will be paid using the daily rate.



**For more information, talk with your
Colonial Life benefits counselor.**

This information is not intended to be a complete description of the insurance coverage available. The insurance has exclusions and limitations which may affect any benefits payable. Coverage and benefits may vary by state and may not be available in all states. Applicable to policy forms DIS1000, ED DIS1.0, ICC21-DIP3000, ISTD3000, GDIS-P and VSTDMP, and certificate forms GDIS-C and VSTDC, including rider forms ICC21-DIP3000-R-DIS and ISTD3000-ADIB (including state abbreviations where used, for example: ISTD3000-TX and ISTD3000-ADIB-TX). Not applicable in Oregon for policy form ICC21-DIP3000 and ICC21-DIP3000-R-DIS. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC.

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