

Individual Short-Term Disability Insurance

Mental, Nervous or Emotional Disorders Benefit



For more information,
talk with your
benefits counselor.

ColonialLife.com

Although illnesses and accidents are often associated with disabilities, mental disorders can also leave you unable to earn an income.

If you're disabled with a covered mental, nervous or emotional disorder, disability insurance from Colonial Life & Accident Insurance Company pays a monthly benefit that can help provide financial support while you focus on recovery.

Mental, nervous or emotional disorder benefit

- There is a maximum six-month benefit period limitation for any one occurrence of a mental, nervous or emotional disorder. There is a three-month benefit period limitation if you have a three-month benefit period.
- There is a 24-month cumulative lifetime maximum benefit period for all mental, nervous or emotional disorders. This maximum includes a combination of total disability and partial disability occurrences.

The mental, nervous or emotional disorders benefit is only applicable when combined with the ISTD3000 base policy. The exclusions listed on the ISTD3000 base policy apply, except for the mental, nervous or emotional disorder conditions exclusion. For cost and complete details, talk with your Colonial Life benefits counselor. Applicable to policy form ISTD3000-PA and rider form ISTD3000-ADIB-PA. This is not an insurance contract and only the actual policy and rider provisions will control.

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