



# 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 up to 12 weeks may be available, if you continue to be disabled from childbirth.
- 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 from your first day of disability due to childbirth. This is applicable for Virginia disability policies that have a coverage effective date of July 1, 2021 or later.

NON-CESAREAN DELIVERY

WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	WEEK 6	WEEK 7	WEEK 8	WEEK 9	WEEK 10	WEEK 11	WEEK 12
--------	--------	--------	--------	--------	--------	--------	--------	--------	---------	---------	---------

CESAREAN DELIVERY

WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	WEEK 6	WEEK 7	WEEK 8	WEEK 9	WEEK 10	WEEK 11	WEEK 12
--------	--------	--------	--------	--------	--------	--------	--------	--------	---------	---------	---------

■ Initial benefits payable    ■ Continued disability

For illustrative purposes only. If you continue to be disabled after the six or eight weeks due to a covered disability, you may be eligible for up to 12 weeks of disability benefits, which includes the initial six or eight weeks recovery.



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

For policies issued or delivered in the Commonwealth of Virginia: THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.

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-VA, ED DIS1.0-VA, ISTD3000-VA, ISTD3000-3M-VA, GDIS-P-VA and certificate forms GDIS-C-VA including rider form ISTD3000-ADIB-VA and R-GDIS-RPO-VA. 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.

© 2023 Colonial Life & Accident Insurance Company. All rights reserved. Colonial Life is a registered trademark and marketing brand of Colonial Life & Accident Insurance Company.