Colonial Life®

The benefits of good hard work.®

CITY OF WEST SACRAMENTO



Employee Benefits Booklet

Chimienti & Associate
INSURANCE SERVICES

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Disability Insurance

If you got sick or hurt and couldn't work, how long could you go without a paycheck?

In today's economy, it'd be difficult losing just one paycheck. But a disability could have you out of work for days, weeks, months or even a year.

Disability insurance from Colonial Life & Accident Insurance Company can help protect your income, so you can maintain your way of life.

Features of Colonial Life's Disability Insurance income protection coverage:

- You're paid regardless of any other insurance you may have with other insurance companies.
- Benefits are paid directly to you, unless you specify otherwise.
- You may choose the amount of your disability benefits to meet your needs, subject to income.
- You can take your coverage with you if you change jobs or leave your employer.

Talk with your Colonial Life benefits counselor to learn more about disability insurance and how it can help protect your paycheck.

Colonial Life insurance products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand. Coverage is subject to policy exclusions and limitations that may affect benefits payable. Products may vary by state and may not be available in all states. For cost and complete details, see a Colonial Life benefits counselor.

Deductions per year: 12 These rates were prepared on 8/20/2023 and are valid for 90 days.

Group Disability for CA *AAA Risk Class*

Applicable to policy forms GDIS-P & GDIS-C

- Off-Job Accident and Off-Job Sickness with Psychiatric and Psychological Condition

6 Month Benefit Period

ELIMINATION PERIOD	ISSUE AGE	$500*	$1,000*	$2,000*	$3,000*	$4,000*
7 days Accident/7 days Sickness	17-49	$19.30	$38.60	$77.20	$115.80	N/A
	50-64	$27.15	$54.30	$108.60	$162.90	N/A
	65-74	$32.90	$65.80	$131.60	$197.40	N/A
14 days Accident/14 days Sickness	17-49	$13.85	$27.70	$55.40	$83.10	$110.80
	50-64	$18.55	$37.10	$74.20	$111.30	$148.40
	65-74	$22.45	$44.90	$89.80	$134.70	$179.60

**monthly benefit amount*

12 Month Benefit Period

ELIMINATION PERIOD	ISSUE AGE	$500*	$1,000*	$2,000*	$3,000*	$4,000*
7 days Accident/7 days Sickness	17-49	$26.55	$53.10	$106.20	$159.30	N/A
	50-64	$35.10	$70.20	$140.40	$210.60	N/A
	65-74	$43.90	$87.80	$175.60	$263.40	N/A
14 days Accident/14 days Sickness	17-49	$19.30	$38.60	$77.20	$115.80	$154.40
	50-64	$29.30	$58.60	$117.20	$175.80	$234.40
	65-74	$36.65	$73.30	$146.60	$219.90	$293.20

**monthly benefit amount*

Important Notice

Insurance coverage has exclusions and limitations that may affect benefits payable. For a complete description of benefits, limitations and exclusions, please refer to an outline of coverage, sample policy/certificate, proposal description or see your Colonial Life benefits counselor. Coverage type, benefits and rates vary by state. Coverage may not be available in all states. Rates provided are illustrative and your actual premium may be different depending on your particular situation and plan choices.

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