

COVID-19 Eligible Benefits



Have we got news for you!

You can apply for personal insurance products from Colonial Life! These benefits can enhance your current benefits portfolio and can be customized to fit your individual needs.

Colonial Life COVID-19 Response

To file a claim, click [HERE](#) to access the Colonial Life Policy Holder Website. Several Colonial Life products cover COVID-19 related claims. We will follow the provisions in our policies to determine what benefits are payable. Below is additional information on how our products cover COVID-19 related claims:

- **Disability insurance** If a person is diagnosed with COVID-19, Short Term Disability would likely cover the policyholder after his/her elimination period is met. Individuals who are quarantined without a diagnosis and not sick generally would not have payable claims under Short Term Disability.
- **Accident insurance** Accident products do not provide benefits for the diagnosis or treatment of COVID-19, except where the product includes a Sickness Hospital Confinement or Admission Rider, which provides benefits due to the confinement of a covered sickness.
- **Hospital confinement indemnity insurance** Hospital admission and confinement benefits can be considered for eligible benefits provided all provisions of the policy are met
- **Wellness benefits:** Currently, COVID-19 tests are not covered under the wellness benefit, as the intention of these benefits is to be leveraged as a preventative measure. We continue to closely monitor the legislative actions being taken to support testing efforts, which may diminish any out of pocket costs associated with these types of tests. Additionally, test kits are limited, and we do not want to unintentionally put strain on our medical system for those who may not be showing symptoms.

These coverages may not be available in all states; product benefits vary by state. Policies have exclusions and limitations that may affect benefits payable. For cost and complete details, please see your Colonial Life benefits counselor.

www.ColonialLife.com/individual