Colonial Life

Carrier Responses	Resources

Coverage

Some Colonial Life products cover Coronavirus-related claims, and we'll follow the provisions set forth in our policies and service agreements to determine coverage as we would any other diagnosis.

Short Term Disability (STD) products (individual and group) cover individuals who are unable to perform the duties of their occupations because they are injured or sick. If a person is diagnosed with Coronavirus, STD would likely cover them after the elimination period if the above description has been met. Individuals who are quarantined without a diagnosis and not sick, generally would not have payable claims under STD.

Voluntary Benefit products:

- Coronavirus is not considered a covered condition under our Critical Illness products.

- Accident products do not provide benefits for the diagnosis or treatment of Coronavirus, except where the product includes a Sickness Hospital Confinement or Admission Rider which provides benefits due to the confinement of a covered sickness.

- Hospital Indemnity — admission/confinement due to a positive diagnosis of Coronavirus can be considered for eligible benefits provided all other provisions of the policy are met. This includes, but is not limited to, meeting the facility definition to which the insured is admitted/confined.

Life Insurance — Coronavirus is not an excluded illness for our group and voluntary life insurance products. Benefits would be paid according to policy provisions.

Resources

Colonial Life COVID-19 Resource Center

Colonial Life Frequently Asked Questions

Service Agents
800-325-4368

Federal Guidance Department of Labor

Equal Employment Opportunity Commission

Coverage questions

Billing questions

Brokers:
866-531-2022
Mon. – Fri.
8 a.m. – 7 p.m. (ET)