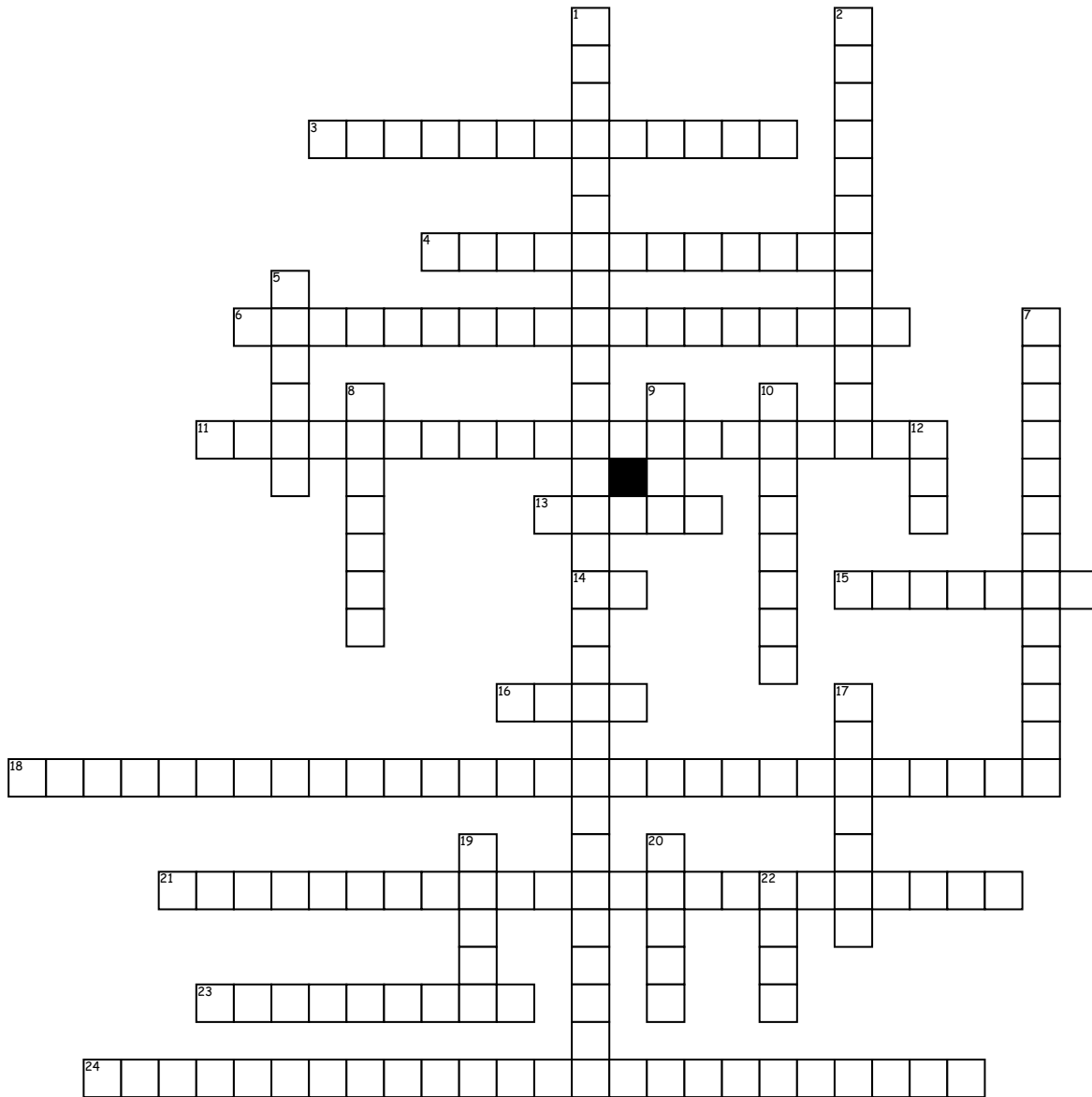


Quizzical Crossword



Across

- 3. Disability 1000 provides coverage to insureds when they travel
- 4. Disability 1000 uses a _____ pre-existing conditions exclusion in most states
- 6. Which of the following are NOT exclusions for Disability 1000?
- 11. Partial disability benefits may be available ONLY to insured that
- 13. The benefit period for partial disability is _____ months.
- 14. Was an elimination period deducted from the insured's most recent claim?
- 15. Complications resulting from a pregnancy within the first year following the coverage effective date are:
- 16. What benefit would the insured's spouse receive for having a colonoscopy performed?
- 18. A disability caused by a pre-existing condition is only covered if:

21. The ___ provision included with Disability 1000 allows Colonial to pay benefits if the insured is disabled while outside of the covered geographical areas

23. Once the elimination period has been satisfied, what is the maximum number of days that Colonial Life pays benefits to insureds who become totally disabled while outside of the United States?

24. Which of the following is a TRUE statement about dependent coverage for Disability 1000?

Down

- 1. Pregnancy is treated like any other sickness and is subject to what two policy provisions?
- 2. The on job monthly disability benefit is ALWAYS _____ of the off job total disability benefit
- 5. The Waiver of Premium benefit begins after _____ consecutive days of total disability.
- 7. Regarding Disability 1000, totally disabled means you are:
- 8. According to the definition of Activities of Daily Living(ADLs), all of the following are ADLs except

9. In most states, Colonial Life does not pay for disability resulting from giving birth within _____ months of the policy effective date as a result of a normal pregnancy, including Cesarean

10. Because Disability 1000 is _____, insureds can keep their coverage if they change jobs or retire

12. If total disability benefits are paid for a heart condition and the insured becomes totally disabled again due to the same heart condition within _____ months after returning to work, the condition is considered recurrent.

17. To what age is Disability 1000 guaranteed renewable?

19. The on-job disability benefit amount is _____ percent of the off-job benefit amount

20. The Optional Health Screening (Wellness) Rider provides a benefit of _____ once per calendar year if the insured has one of the covered tests performed

22. The benefit amount is the same for off job sickness and off job accident.