

We're here for our employees, clients and customers.

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The COVID-19 pandemic – or coronavirus – has created unprecedented challenges. We are working to provide you with the information you need to manage your benefits and protect what's most important to you.

Account management

How do I access my account?

You can always review your policies online at www.coloniallife.com/individuals/policyholder-support. Log in to see your coverage, file claims and more.

Employee COVID-19 ONFO

If you have not created an account online, go to www.coloniallife.com/individuals/policyholder-support and click the register option to gain access. For assistance, call our Contact Center at 1-800-325-4368.

How do I ensure I receive documents related to my account?

You can update your contact information online at any time. We encourage you to go to www.coloniallife.com/individuals/policyholder-support to ensure that your email and mailing addresses are correct.

Filing and managing claims

Can I still file claims?

Yes. You can continue to file claims online at your convenience. Simply visit <https://www.coloniallife.com/individuals/claims>. From there, you can file and check the status of your claims, as well as upload supporting documents.

Will there be delays or interruptions in claim payments?

No. Our claims team is committed to finding ways to pay and ensuring prompt processing of claims. To expedite payments, we strongly encourage you to enroll in direct deposit. Log in to your account at www.coloniallife.com/individuals/policyholder-support to register for direct deposit.

Coverage for Covid-19 related claims

Do Colonial Life's products and services cover coronavirus-related claims?

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:

- **Short Term Disability:** 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.
- **Hospital Indemnity:** Hospital admission and confinement benefits can be considered for eligible benefits provided all provisions of the policy are met.
- **Life Insurance:** COVID-19 is not an excluded illness for our life insurance products. Benefits would be paid according to policy provisions.
- **Critical Illness:** COVID-19 is not considered a covered condition under our Critical Illness products.
- **Accident:** 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.
- **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.

Impact of business interruptions and closures on benefits

If my employer needs to close temporarily due to COVID-19 and is unable to pay me and/or take employee benefit deductions, what impact will it have on my coverage?

We understand how important our benefits are to you and your family and want to help you maintain those protections. Our contracts contain a premium grace period which allows for continued employee coverage for a period of time.

Prior to termination, we will communicate with you regarding how you can continue your coverage.

Employee COVID-19 ONFO

If any policies do terminate, we will work closely with you through the reinstatement process. If your coverage does have to lapse due to your inability pay the premiums due to a COVID-19 related event, we will work with you, as appropriate.

If your company would like to discuss a specific issue or request, please contact us at service@coloniallife.com or connect with your Billing Coordinator.

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