

Short Term Disability Income Insurance



A simple way to help protect your finances when you can't work due to illness or injury

ReliaStar Life Insurance Company (Minneapolis, MN),
a member of the Voya® family of companies

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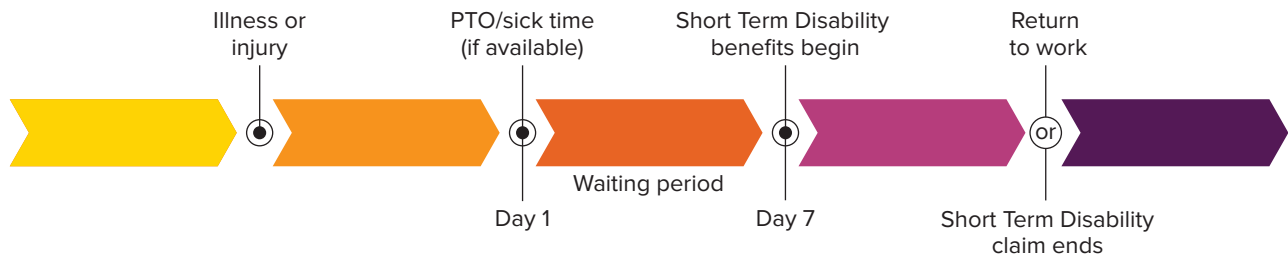
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Do you have plans that recognize Disability?

In your busy life, the thought of becoming disabled may have never crossed your mind. Would you be able to pay everyday expenses after experiencing an illness, injury, or even child birth that prevented you from working for a period of time? Disability Income Insurance can help by replacing a portion of your income while you are unable to work.

What is Short Term Disability Income Insurance?

Short Term Disability Income Insurance provides you with benefits to replace part of your paycheck when you can't work because of a sickness or injury. You may need to meet certain conditions before becoming eligible for benefits, such as completing a waiting period. During the waiting period, you may be able to use your vacation or sick time if offered. Generally, Short Term Disability benefits are paid for a few weeks to a few months.



This is an example only. Waiting period and benefit duration may vary by employer. Please see your certificate for specific plan information.

What are some common causes of Short term disability claims?*

- Pregnancies
- Musculoskeletal disorders affecting back, spine, knees, hips, shoulders and other parts of body
- Fractures, sprains and strains of muscles and ligaments
- Digestive disorders such as hernias and gastritis
- Mental health issues, including depression and anxiety

How can Short Term Disability benefits be used?

When your claim is approved, you will receive weekly benefits to replace part of your income based on your coverage level. While there are a few examples below of how your Short Term Disability benefits could be used, your benefits can be used however your like.

- Everyday expenses, such as groceries, utilities, house payments and car payments
- Medical bills and recovery expenses
- Support services during your recovery



Coverage features

Full-time employees are eligible for coverage. Additional coverage highlights include:

- Guaranteed issue during annual enrollment. Pre-existing conditions may apply.
- Coverage may be offered on an incremental basis or a percentage
- Convenient payroll deductions
- Benefits paid on a weekly basis
- Streamlined claims experience with personalized support

Is this coverage the same as Social Security Disability Insurance?

It could take over one year to receive approval for Social Security Disability Insurance (SSDI) benefits. Additionally, one of the decision points the Social Security Administration uses to determine if you meet their definition of Disability is whether your Disability is expected to last at least a year or result in death. If eligible, your Short Term Disability Income Insurance will provide you with benefits for a portion of the time you are waiting for SSDI benefits to be approved. Note that STD coverage has a maximum duration as outlined in your Certificate of Coverage or plan documents.

Why should I enroll through my employer?

- Insurance premiums are deducted from your paycheck, so you never have to worry about a separate payment
- Premiums will be waived while you are receiving benefits

How much does it cost?

The monthly cost of Short Term Disability Income Insurance varies based on the amount of coverage and sometimes your age. For cost and complete details of this coverage, please contact your HR Department or Benefits Administrator.

Meet Tara

Tara is a single mother who works full-time and slipped on a patch of ice one night. The fall caused Tara to sprain her back, which left her unable to work for a short period of time. Fortunately, she had purchased Short Term Disability Income Insurance through her employer. After she completed the waiting period, her Short Term Disability Income Insurance provided Tara with benefits to replace 60% of her regular pay while she was unable to work. This helped reduce the financial impact of her time off of work. Seven weeks later, Tara's back had healed and she was able to return to work.

\$0	Tara's income while on Disability
-\$900	Monthly rent
-\$200	Utilities
-\$450	Monthly grocery expenses
-\$220	Car payment
-\$390	Other (insurance, gas, entertainment, etc.)
-\$2,160	Monthly expense deficit
+\$2,160	Tara's Monthly Short Term Disability benefit (60% of her normal income of \$3,600)
\$0	Left over after Short Term Disability benefit*

The amounts shown above are for illustrative purposes only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance. Actual results may vary.

* Benefits may be reduced or offset based on any applicable state benefits. Please contact your Case Specialist for more information and if this applies to your claim.

[Goldfinch

Surgery can be challenging and may even impact your time and finances. That's why we're working with Goldfinch Health to offer employees who have our Short Term Disability income coverage an enhanced claims management service: The Goldfinch Surgery Experience. This experience is designed to help you make optimal and informed decisions when it comes to pre-planned surgery and the recovery that follows.

For more information, call 1-866-228-8742 to speak to a claims representative.

Goldfinch Health is not a member of the Voya® family of companies.]

Are there any exclusions or limitations that would prevent me from getting a benefit or reduce my benefit amount?*

We won't pay benefits if your Disability is caused by, contributed to by, or results from any of the following:

- Subject to the applicable law in the state where the Policy is delivered or issued for delivery, commission or attempt to commit a felony or illegal activity.
- Engaging in any illegal occupation, work or employment.
- Operating a motorized vehicle while under the influence of alcohol as evidenced by a blood alcohol level at or in excess of the state legal intoxication limit as defined by the state law where the Disability occurs.
- Intentionally self-inflicted harm.
- Attempted suicide, regardless of mental capacity.
- Participation in a war, declared or undeclared, or any act of war. An act of war is military activity by one or more national governments and does not include terrorist acts, other random acts of violence not perpetrated by you, or civil war or community faction.
- Active duty as a member of the armed forces of any nation. However, we will refund, upon written notice of such service, any Premium which has been accepted for any period not covered as a result of this exclusion.
- Active participation in a riot, insurrection or terrorist activity, but not including civil commotion, disorder, injury as an innocent bystander, or injury because of self-defense.
- Subject to the applicable law in the state where the Policy is delivered or issued for delivery, voluntary intake of any narcotic or other controlled substance, unless the narcotic or controlled substance is taken under the direction of and as directed by a treatment provider.
- Voluntary intake of poison, drugs or fumes, unless a direct result of an occupational accident.
- Cosmetic surgery except when required for your appropriate care as a result of your injury or sickness; cosmetic surgery shall not include (1) reconstructive surgery when the surgery is incidental to or follows

- surgery resulting from trauma, infection or other diseases of the involved part, (2) reconstructive surgery because of congenital disease or anomaly resulting in a functional defect and (3) surgery necessitated by gender dysphoria.
- Traveling in any aircraft other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline.
- Traveling in any aircraft (or device) used for testing or an experimental purpose, used by or for any military authority, or used for travel beyond the earth's atmosphere.
- Hang-gliding, skydiving, parachuting, ultralight, soaring, ballooning and parasailing.
- Participation in recreational motor sports events, racing, speed or endurance contest (auto, truck, cycle or boat), rock or mountain climbing, skin or scuba diving, or bungee jumping.
- Participation in any sport for wage, compensation or profit.

If your employer's plan covers only non-occupational injuries, then the following exclusion also applies:

- Occupational sickness or injury.

We will not pay a benefit for any period of Disability during which you are incarcerated.

We won't pay benefits if your Disability is due to a pre-existing condition, and you became disabled during the first 12 months** following the effective date of your coverage. A pre-existing condition is any condition for which you have done any of the following at any time during the 3** months just prior to your effective date of coverage, whether or not that condition is diagnosed, undiagnosed or misdiagnosed:

- Received medical treatment or consultation.
- Taken or were prescribed drugs or medicine.
- Received care or services, including diagnostic measures.

Your benefits may be reduced by other income you are eligible to receive while disabled.

* Limitations and exclusions will vary by state and by your employer's benefit plan.

** The length of the pre-existing condition "limitation" period and "look-back" period may vary for your employer's plan. Contact your employer for details.

For cost and complete details of this coverage, please contact your HR Department or Benefits Administrator. Visit [Voya.com](https://www.voya.com) to learn more.

* "Common Terms and Examples of Disability Claims Diagnoses," disabilitycanhappen.org, April 30, 2024

This is a summary of benefits only. A complete description of benefits, limitations, exclusions, income offsets and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Short Term Disability Income Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy form HP08GP, RL-STD-POL-19, and RL-STD-POL-20 (may vary by state).

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