

A woman with long brown hair and glasses is smiling as she helps a young boy play a piano. Her hands are gently placed over his, guiding his fingers on the keys. The scene is brightly lit, suggesting a sunny day. The piano keyboard is visible in the lower left corner.

Group Long Term Disability Income Insurance

Coverage that provides benefits
and access to resources
during a difficult time.

ReliaStar Life Insurance Company,
a member of the Voya® family of companies

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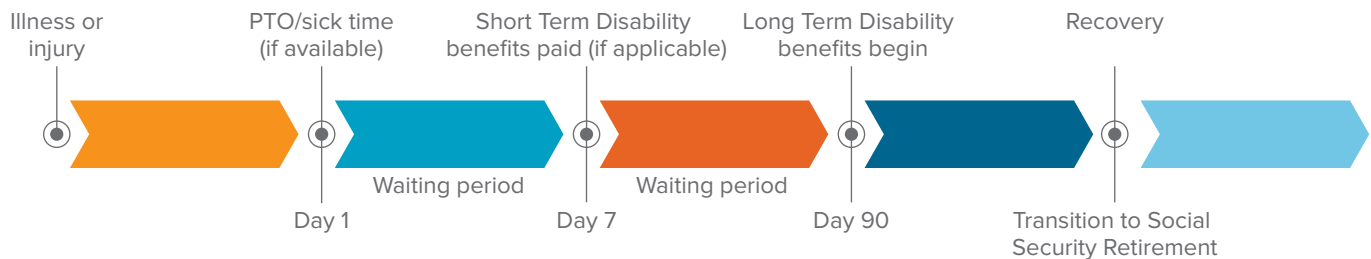
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You work – perhaps because you enjoy it or perhaps because you need the income

But what if you couldn't work? If you become disabled and are unable to work for a period of time, perhaps six months or even longer, could you pay for your everyday bills? Long Term Disability Income Insurance can help.

What is Group Long Term Disability Income Insurance?

Group Long Term Disability Income Insurance provides you with benefits to replace a part of your paycheck when you can't work because of a sickness or injury. You may need to meet certain conditions to be eligible for benefits, such as completing a waiting period. Generally, Long Term Disability benefits begin once you have exhausted your Short Term Disability benefits, if applicable. Benefits are then paid for the duration of your medical condition to the maximum duration allowed by your employer's plan or until you reach Social Security Normal Retirement Age.



This is an example only. Waiting period and benefit duration may vary by employer. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders.

What are some common causes of Disability*?

- Accidental injury
- Heart disease
- Cancer
- Arthritis
- Back injuries
- Stroke

How can Long Term Disability benefits be used?

When your claim is approved, you will receive monthly benefits via direct deposit to replace part of your income based on your coverage level. You may use this money however you would like. Below are a few examples of how your Long Term Disability benefits could be used, depending on how much coverage you have:

- Rent or mortgage payment
- Groceries and utilities
- Medical bills and recovery expenses

* <https://disabilitycanhappen.org/common-causes/>





What other help can I receive?

You will have access to services and professionals who will educate you on the disability management process and direct you to helpful programs based on your particular situation, including:

- Retraining and educational services
- Modifications to your workplace, helping you to return to work
- Social Security Disability Income filing assistance

Why isn't Social Security Disability Insurance enough?

It could take over one year to receive approval for Social Security Disability Insurance (SSDI) benefits. Your Long Term Disability Income Insurance will provide you with benefits while you are waiting for SSDI to be approved. Once you are approved for SSDI, the benefits paid out may not be as much as you expect. If your monthly Long Term Disability benefit amount is greater than the SSDI benefit, you may receive the difference until you have reached the maximum duration allowed by your employer's plan.

Why should I enroll through my employer?

- Insurance premiums are simply deducted from your paycheck.
- We will waive your premiums while you are receiving benefits from us.

How much does it cost?

The monthly cost of Long Term Disability Income Insurance varies based on the amount of coverage and sometimes your age. Your monthly premiums could be less than a tank of gas.

Do I need to provide health information?

Generally, if you enroll when first eligible for coverage, you will not have to provide any health information. If you enroll in coverage after the initial offer, you may need to provide us with health information on a form called "Evidence of Insurability". This form includes simple questions about current and past health conditions. We may also request information from your treating physicians. If evidence of insurability is required, it must be approved by the insurer before your coverage becomes effective.

Meet Tom

Tom and his wife lived a busy life filled with work and taking care of their two children. At the age of 52, Tom was diagnosed with multiple sclerosis. At first his symptoms were mild but as the disease progressed, Tom was no longer able to work. Fortunately, Tom had purchased Long Term Disability Income Insurance through his employer, which when combined with his Social Security provided him with benefits to replace 50% of his regular pay while he was unable to work. This helped them pay their everyday expenses while coping with Tom's declining health.

-\$1,100	Monthly mortgage payment
-\$350	Utilities
-\$600	Monthly grocery expenses
-\$400	Medical expenses
-\$200	Other (insurance, gas, entertainment, etc.)
-\$2,650	Monthly expenses
+\$1,600	Social Security Disability monthly benefit (est.) +
+\$800	Dependent Social Security Disability monthly benefit (est.)
+\$200	Tom's Net Monthly Long Term Disability benefit (60% of his normal pay, minus Social Security benefit)
\$50	Left over for unexpected expenses or savings

The amounts shown are for illustrative purposes only. SSDI benefit of \$1600 based on Allsup calculation with birth year of 1975 and annual earnings of \$55,000. Actual benefit percentage, costs and results may vary. Benefits are paid for the duration of your medical condition to the maximum duration allowed by your employer's plan or until you reach Social Security Normal Retirement Age (SSNRA). If applicable, your Long Term Disability Income Insurance will provide you with benefits while you are waiting for SSDI to be approved. If your monthly Long Term Disability benefit amount is greater than the SSDI benefit, you may receive the difference until you have reached the maximum duration allowed by your employer's plan or SSNRA.

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 by or resulting from your:

- Loss of professional license, occupational license or certification.
- Commission of or attempt to commit a felony.
- Intentionally self-inflicted injuries.
- Attempted suicide, regardless of mental capacity.
- Being legally intoxicated or being under the influence of any narcotic, unless the narcotic is taken under the direction of and as directed by a doctor.
- Participation in a war, declared or undeclared, or any act of war.
- Active military duty.
- Active participation in a riot.
- Engaging in any illegal or fraudulent occupation, work or employment.
- Commission of a crime for which you have been convicted.
- Elective surgery, except when required for your appropriate care as a result of your injury or sickness.
- Traveling or flying on any aircraft operated by or under the authority of military or any aircraft being used for experimental purposes.

We won't pay benefits if your disability begins in the first 12 months** following the effective date of your coverage and your disability is caused by, contributed by, or the result of a pre-existing condition. A pre-existing condition means any condition for which you have done any of the following

during the 3 months** just prior to your effective date of coverage, whether or not that condition is diagnosed or misdiagnosed: received medical treatment or consultation; taken or were prescribed drugs or medicine; or received care or services, including diagnostic measures.

Your benefits may be limited to a shorter time period, such as 24 months during your lifetime, if:

- The disability is due to a mental illness, alcoholism or drug abuse.
- The disability is due to a special condition as defined in the certificate, such as fibromyalgia or chronic fatigue syndrome.

Your benefits will be reduced by other income (deductible sources of income) you are eligible to receive while disabled. These include but aren't limited to:

- Income received from any form of employment
- Unemployment benefits and any type of income replacement provided by your employer
- Workers' Compensation benefits or benefits from similar programs
- Judgments or settlements you receive related to disability
- Disability or retirement payments under Social Security or other federal and state plans
- Disability income payments under automobile liability insurance benefits
- Disability income payments payable under any other group insurance policy and certain retirement payments provided under your employer's retirement plan

* 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 costs and complete details of the coverage, please contact your local Voya Employee Benefits sales representative. Visit [Voya.com](https://www.voya.com) to learn more.

A complete description of Long Term Disability Income Insurance benefits, limitations, exclusions 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. Long Term Disability Income Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy form HP08GP or HP13GP (may vary by state).

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