



Group Short Term Disability Income Insurance

A simple way to protect your
financial future during a difficult time.

ReliaStar Life Insurance Company,
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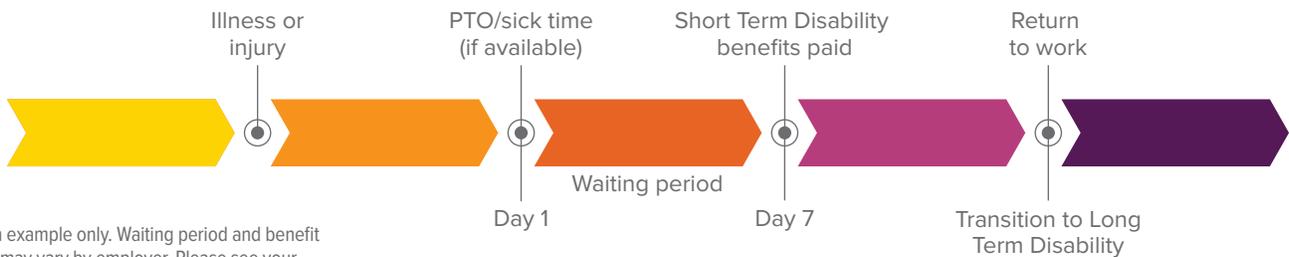
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What comes to mind when you think of a disability?

Like many people, your first thought may be a permanent condition that you think will never happen to you. But what about an illness or injury that prevents you from working for a period of time, like a back injury, heart attack or even having a child? If you were unable to work, even just for a few weeks, how would you pay for your everyday expenses? The right Disability Income Insurance can help.

What is Group Short Term Disability Income Insurance?

Group 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 to be 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 Disability?

- Pregnancy/childbirth
- Accidental injury
- Heart disease
- Cancer
- Rotator cuff surgery
- Arthritis
- Back injuries
- Tendonitis
- Carpal tunnel syndrome

How can Short Term Disability benefits be used?

When your claim is approved, you will receive weekly 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 Short Term Disability benefits could be used, depending on how much coverage you have:

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



Why should I enroll through my employer?

- Insurance premiums are deducted from your paycheck, so you never have to worry about a separate payment.
- We will waive your premiums while you are receiving short term disability benefits from us.

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. Your monthly premiums may be less than dinner at a casual restaurant.

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 for coverage after the initial offer, you may need to provide us with health information on a form called "Evidence of Insurability". This form includes 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 us before your coverage becomes effective.

Meet Tara

As a single mother, Tara was working full-time to support her daughter, when one night she slipped and fell on a patch of ice. The fall caused Tara to strain her back, which left her unable to do her job. Tara had no other sources of income or Disability benefits during her time off from work. Fortunately, she had purchased Short Term Disability Income Insurance through her employer, which provided Tara with benefits to replace 60% of her regular pay while she was unable to work. This helped reduce the potential financial strain she would have faced without this insurance. 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
-\$300	Other (insurance, gas, entertainment, etc.)
-\$2,070	Monthly expense deficit
+\$2,160	Tara's Monthly Short Term Disability benefit (60% of her normal income of her normal monthly income of \$3600)
\$90	Left over for unexpected expenses or savings

The amounts shown are an example only. Actual costs/results may vary.



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 results from any of the following:

- Sickness or injury which occurs in any armed conflict, whether declared as war or not, involving any country or government.
- Sickness or injury which occurs while you are on military service for any country or government.
- Intentionally self-inflicted injury or illness, whether you are sane or insane.
- Injury which occurs when you commit or attempt to commit a felony.
- Injury suffered in a fight in which you are the aggressor.
- Sickness or injury due to cosmetic or reconstructive surgery, except for surgery necessary to correct a deformity caused by sickness or accidental injury.

If your employer's plan covers only non-occupational injuries, then these exclusions also apply:

- Sickness or accidental injury for which you have or had a right to payment under a workers' compensation or similar law. This includes payment you would have been entitled to receive if the Policyholder had not declined to provide workers' compensation insurance as allowed by the Policyholder's state of domicile.
- Sickness or accidental injury arising out of or in the course of work for pay, profit or gain.

We won't pay benefits for the portion of any period of disability that you are confined in a penal or correctional institution as a result of conviction for a criminal or other public offense.

We won't pay benefits if your disability is due to a pre-existing condition, and you became disabled during the first 12 months** your insurance is in effect. A pre-existing condition is a sickness or accidental injury for which, during the 3 months** immediately before the effective date of your insurance or increased amount of insurance, you did one or more of the following: received medical treatment, care, services or advice; or took prescribed drugs or had medications prescribed.

Even though you may experience multiple reasons for your disability, only one disability benefit is payable at any given time.

Your benefits will be reduced by other 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.

Take the next step to protecting your way of life with Short Term Disability Income Insurance.



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

This is a summary of benefits only. A complete description of 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. Disability Income Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy form HP08GP and/or HP13GP (may vary by state).

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