



Group Disability Income Insurance

Enrollment at a Glance

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

For the employees Washington County

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

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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.

What are some common causes of disability?

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

How can Long Term Disability benefits be used?

When your claim is approved, you will receive monthly benefits 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
- Car payments
- Groceries and utilities
- Medical bills and recovery expenses

Who is eligible?

All active employees working 30+ hours per week.

What amount of coverage am I eligible for?

Eligible employees may elect coverage of 60% of monthly earnings with a maximum monthly benefit of \$5,000. The minimum monthly benefit is the greater of \$100 or 10% of your gross monthly benefit.

What is the elimination period?

When you become disabled, you must complete an elimination period meaning that you are absent from work due to the same disability for 90 consecutive days within 180 calendar days before benefits are payable. Any days that you are able to work after the start of your disability will not count towards your elimination period.

How long will I receive benefits?

Long Term Disability Income benefits are paid for the duration of your disability or to the maximum period of payment shown below.

For a disability which begins before you reach age 60, the Maximum Period of Payment will be until the Social Security Normal Retirement Age (SSNRA), as shown in the following table:

Year of Birth	Social Security Retirement Age (SSNRA)*
Before 1938	65 years
1938	65 years and 2 months
1939	65 years and 4 months
1940	65 years and 6 months
1941	65 years and 8 months
1942	65 years and 10 months
1943-1954	66 years
1955	66 years and 2 months
1956	66 years and 4 months
1957	66 years and 6 months
1958	66 years and 8 months
1959	66 years and 10 months
After 1959	67 years

For a disability which starts on or after you reach age 60, the Maximum Period of Payment will be determined according to the following table:

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Age When Disability Begins	Maximum Period of Payment
60	60 months or to SSNRA*, whichever is greater
61	48 months or to SSNRA*, whichever is greater
62	42 months or to SSNRA*, whichever is greater
63	36 months or to SSNRA*, whichever is greater
64	30 months or to SSNRA*, whichever is greater
65	24 months
66	21 months
67	18 months
68	15 months
69 and over	12 months

*Age at which you are entitled to unreduced Social Security Benefits based on the Social Security Amendments of 1983.

What does my Long Term Disability Income Insurance include?

The benefits listed below are included with your Long Term Disability coverage. For a list of standard exclusions and limitations, go to the end of this document. For a complete description of your available benefits, along with applicable provisions, exclusions and limitations, see your certificate of insurance and any riders.

- **Vocational rehabilitation:** We have vocational rehabilitation services available to assist you in returning to work when possible. If applicable, we will provide you with a written plan developed specifically for you.
- **Waiver of Premium:** While you are receiving benefits from us, we will waive your insurance premiums.
- **Survivor Benefit:** If you pass away while receiving disability benefits, we may pay your eligible survivor a lump-sum benefit equal to three times your monthly payment.
- **Family Member Care Expense Benefit:** If you are receiving monthly benefits and are participating in a vocational rehabilitation plan, you may be eligible for a benefit for incurring expenses to care for an eligible family member.
- **Child Care Expense Benefit:** If you are receiving monthly benefits and are participating in a vocational rehabilitation plan, you may be eligible for a benefit for incurring expenses to care for an eligible child.

How much does Long Term Disability Income Insurance cost?

Rates shown are guaranteed until: January 1, 2020

The cost is calculated based on your age as of at the start of the plan's current policy year.

Long Term Disability (Monthly) Income Rates

Age	Rates per \$100 of monthly salary
Under 25	\$0.16
25-29	\$0.20
30-34	\$0.45
35-39	\$0.55
40-44	\$0.93
45-49	\$1.48
50-54	\$1.89
55-59	\$2.35
60 and over	\$2.27

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Use the steps below to calculate your premium payments:

Your eligible annual earnings are the salary or wage you receive from your employer. It includes bonuses and commissions with a 12 month average.

Step 1: Divide your eligible annual earnings by 12.

Note: Before moving on to the next step, multiply this figure by the benefit percent. This gives you your monthly benefit amount. If the your monthly benefit amount is more than the maximum monthly benefit of \$5,000, use \$8,333.33 in step 2. If your monthly benefit amount is NOT more than the monthly maximum amount, use the figure you calculated in step 1, not your monthly benefit amount

Step 2: Divide that number by 100.

Step 3: Multiply that figure by the monthly rate.

The final figure will be your cost per month.

Your contributions are deducted on a post-tax basis.

Do I need to provide evidence of insurability (answer health questions) to be covered for Long Term Disability Income Insurance?

- You do not need to provide evidence of insurability to be covered.

What are pre-existing conditions and are they covered?

A pre-existing condition means any condition for which you have done any of the following during the 6 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. Benefits are not payable 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.

Why isn't Social Security Disability Insurance enough?

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 your death. Disability Income Insurance can provide benefits while you wait for SSDI benefits to be approved and can supplement those benefits once approved.

Why should I enroll through my employer?

- Insurance premiums are deducted from your paycheck.
- We will waive your premiums while you are receiving benefits from us.
- The cost of Disability Income Insurance through your employer is usually much lower than an individual disability policy.

Long Term Disability Income Insurance Exclusions and Limitations*

Benefits are not payable if your disability is caused by, contributed to or resulting from your:

- Loss of a professional or 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 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 an aircraft operated by or under the authority of military or any aircraft being used for experimental purposes

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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.

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.

Who do I contact with questions?

For more information, please call the Voya Employee Benefits Customer Service Team at (800) 955-7736.

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, a member of the Voya® family of companies. Policy form HP08GP and/or HP13GP (may vary by state).

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