

Group Disability Income Insurance

Enrollment at a glance

For the employees of: Murray State University, 70222-6



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. Short Term Disability coverage is intended to provide financial protection for a disability lasting just a few weeks. When you become disabled, you must complete a waiting period before benefits are payable. During the waiting period, you may use your available time off.

How can Disability benefits be used?

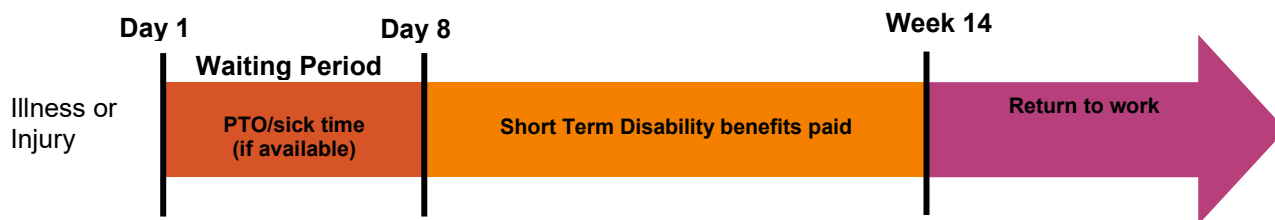
You may use this money however you would like. Below are a few examples of how your Short Term Disability benefits could be used, depending on how much coverage you have:

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

What are some common causes of a disability?

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

Eligibility and Coverage	
Who is eligible?	All active employees working 37.5+ hours per week.
What amount of coverage am I eligible for?	Eligible employees may elect a level of coverage in the amount of: <ul style="list-style-type: none">• 60% of weekly earnings / \$25 minimum weekly benefit / \$1,000 maximum weekly benefit
What is the waiting period?	Minimum Weekly Income Benefit = \$25 Maximum Weekly Income Benefit = \$1,000 Benefit Waiting Period for Disability Caused by Accidental Injury* = 0 days Benefit Waiting Period for Disability Caused by Sickness = 7 days Maximum Benefit Period = 13 weeks *You must see a doctor within 48 hours of the accident. If you do not, the benefit waiting period for sickness will apply.
Do I need to provide Evidence of insurability (answer health questions)?	New Hires do not need to provide evidence of insurability during their initial eligibility period to be covered. If you do not have current coverage, you will need to submit evidence of insurability for any coverage elected. When evidence of insurability is required, the insurance company will need to approve it before coverage becomes effective.



How much does Short Term Disability Income Insurance cost?

Your contributions are deducted on a post-tax basis.

The cost is calculated based on your age at the start of the plan's current policy year (January 1st)

Age	60% Benefit percentage Rates per \$10 of weekly benefit
Under 25	\$.54
25-29	\$.60
30-34	\$.61
35-39	\$.48
40-44	\$.45
45-49	\$.47
50-54	\$.52
55-59	\$.67
60-64	\$.71
65-69	\$.93
70+	\$.99

Short Term Disability (Monthly) Sample Costs

- Tara/Age 45/Base Annual Salary \$40,000

Use the steps below to calculate your premium payments: Your eligible annual earnings are the salary or wage you receive from your employer. It does not include bonuses, commissions, and overtime pay.

Steps for calculating weekly benefit/monthly premium

1. Enter your basic annual earnings for an eligible employee.	\$40,000
2. Divide your basic annual earnings by 52.	\$769
3. Enter the benefit percentage for your plan.	60%
4. Multiply the figure from Step 2 by the benefit percentage.	\$461
5. Enter the maximum weekly benefit for your plan.	\$1,000
6. Take the lesser of the amount on line 4 or 5; this is your weekly benefit.	\$461
7. Enter weekly benefit from Step 6.	\$461
8. Divide the weekly benefit by 10.	\$46
9. Enter your Short Term Disability rate.	\$.47
10. Multiply the result in Step 8 by the rate in Step 9; this is your monthly premium .	\$21.62

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Short Term Disability Income Insurance Exclusions and Limitations*

Benefits are not payable 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 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.

Benefits are not payable 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.

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. See your plan booklet for details.



Questions?

How do I enroll?

For more information, please call your human resource department at 270-809-2146 or visit www.MurrayState.HRinTouch.com

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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