



Group Disability Income Insurance Benefits at a Glance

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

For the employees of: Putnam County Board of
Education

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

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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. Your Short Term Disability benefits are paid for up to 26 weeks.

- When you become disabled, you must complete a waiting period before benefits are payable. If the disability was caused by an accidental injury*, the waiting period is either 14 days, or 30 days (dependent upon your election at enrollment).
- If the disability was caused by sickness, the waiting period is either 14 days, or 30 days (dependent upon your election at enrollment).
- There is no waiting period if you are confined in a hospital.

*You must see a doctor within 48 hours of the accident. If you do not, the benefit waiting period for sickness will apply.

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

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. 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

Who is eligible?

All active employees working 20+ hours per week.

What amount of coverage am I eligible for?

- Eligible employees may elect coverage of 60% of weekly earnings for up to 26 weeks with a minimum weekly benefit of the greater of \$10 or 10% of your Gross Weekly Benefit and a maximum weekly benefit of \$1,000.

How much does Short Term Disability Income Insurance cost?

Rates shown are guaranteed until: 07/01/2024

Short Term Disability (Weekly) Income Rates

Age	60% Benefit percentage Rates per \$10 of weekly benefit (14 day waiting period)	60% Benefit percentage Rates per \$10 of weekly benefit (30 day waiting period)
Under 30	\$.54	\$.43
30-34	\$.54	\$.43
35-39	\$.54	\$.43
40-44	\$.62	\$.50
45-49	\$.62	\$.50
50-54	\$.62	\$.50
55-59	\$1.02	\$.81
60-64	\$1.02	\$.81
65 and over	\$1.38	\$1.10

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

New Hires

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

Annual Enrollment

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

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 20+ 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.

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 180 consecutive days within 360 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. You may be eligible for Short Term Disability payments during this time.

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.

Age When Disability Begins	Maximum Period of Payment
Less than 60	To age 65, but not less than 5 years
60	60 months
61	48 months
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 and over	12 months

How much does Long Term Disability Income Insurance cost?

Rates shown are guaranteed until: 07/01/2024

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Long Term Disability (Monthly) Income Rates

Age	60% Benefit Percentage Rates per \$100 of monthly salary
Under 30	\$.10
30-34	\$.14
35-39	\$.22
40-44	\$.31
45-49	\$.42
50-54	\$.51
55-59	\$.60
60-64	\$.90
65 and over	\$.90

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

New Hires

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

Annual Enrollment

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

Exclusions and Limitations

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.
- 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.

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.

Benefits are not payable 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 6 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.

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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.

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

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. 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.

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.

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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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