Short Term Disability Income Coverage

Explore Your Benefits & Costs

Group Name: P.L. Marketing
Group Number: 734284

Life doesn't stop when you're unable to work. If a maternity leave, planned surgery, or unexpected I llness or injury affect your income, **Short Term Disability Income Coverage** can help. This document includes cost and coverage information about Short Term Disability Income Coverage As you explore, keep in mind:

- No medical questions or tests are required for coverage
- One dedicated claim analyst guides you throughout your leave

More than half (60%) of US households have less than $6,275 in liquid cash. That's what it would take for a family of four to replace income at the poverty level for three months.[1] Help keep a portion of your income protected with the Short Term Disability Income Coverage that's available to you through your employer.

[1] "The State of Disability Coverage in America," Council for Disability Awareness, 2019.

ReliaStar Life Insurance Company
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Get basic coverage at no cost

Your employer is providing basic Short Term Disability Income Coverage to you at no cost to you. This means that if a disabling illness or injury prevents you from working, you'll still be able to replace a portion of your income.

When you become disabled, you must complete a waiting period before benefits are payable (learn more in the "Before benefit payments begin" section below). When they do begin, here's how much you'll receive:

Coverage Amount
60% of your weekly benefit ($2,000 maximum weekly benefit)

Waiting period	**Waiting period** ▪ The benefit waiting period for a disability caused by an accidental injury is 7 days ▪ The benefit waiting period for a disability caused by a sickness is 7 days ▪ There is no waiting period if you are confined in a hospital.
How long benefit payments last	Short Term Disability Income Coverage is intended to replace income for a disability that lasts just a few weeks. The maximum amount of time that you're able to receive Short Term Disability benefit payments is 13 weeks.

Evidence of Insurability (health questions)

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

Exclusions and limitations

Your benefits may be reduced by other income you are eligible to receive while disabled.

*Limitations and exclusions will vary by state and by your employer's benefit plan.

Questions?

Enrollment instructions will be provided by your employer. If you have additional questions before you enroll, please call:

- Voya Employee Benefits Customer Service at 800-955-7736

or go to https://presents.voya.com/EBRC/PLMarketing

This is a summary of benefits only. A complete description of coverage will be provided in the plan documents. ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies, provides only administrative services for self-funded short term disability income plans.

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