

# Long Term Disability Income Insurance

Explore Your Benefits & Costs

Group Name: Ryan Specialty, LLC  
Group Number: 717240  
Class: All Full-Time Eligible Employees

**It can take time to recover from a disabling illness or injury.** When that time extends past your Short Term Disability coverage, **Long Term Disability Income Insurance can help.** This document includes cost and coverage information about Long Term Disability Income Insurance. As you explore, keep in mind:



No medical questions or tests are required for coverage



Group pricing makes coverage more cost-effective



Work with your own dedicated claim analyst throughout your leave

More than one in four of today's 20-year-olds can expect to be out of work for at least a year because of a disabling condition before they reach retirement age.<sup>1</sup> Help to keep a portion of your income protected with the Long Term Disability Income Insurance that's available through your employer.

<sup>1</sup> Disability Awareness Survey, Council for Disability Awareness, 2019

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## Get basic coverage at no cost

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

Coverage Amount
<b>60%</b> of your monthly earnings to \$10,000 Max



### How long benefit payments last

Long Term Disability Income benefits are available until you recover from your disability, or until you reach the maximum period of payment listed 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

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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