

# Short Term Disability Income Coverage

Explore Your Benefits & Costs



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

**Life doesn't stop when you're unable to work.** If a maternity leave, planned surgery, or unexpected illness 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



Group pricing makes coverage more cost-effective



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.<sup>1</sup> Help keep a portion of your income protected with the Short Term Disability Income Coverage that's available to you through your employer.

<sup>1</sup> "The State of Disability Coverage in America," Council for Disability Awareness, 2019.

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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
70% of your weekly earnings to \$2,500 max



### Waiting period

#### Waiting period

- The benefit waiting period for a disability caused by an accidental injury\* is 0 days
- The benefit waiting period for a disability caused by a sickness is 7 days

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



### 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.

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.

#### GRP-STD

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