

Group Short Term Disability Income coverage

A simple way to protect your financial future during a difficult time.



What are some common causes of disability?¹

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

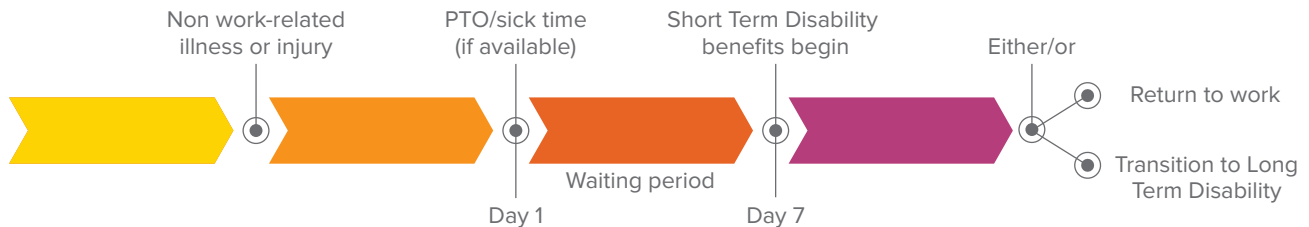
What is Group Short Term Disability Income coverage?

Group Short Term Disability Income coverage provides you with benefits to replace part of your paycheck when you can't work because of a non work-related sickness or injury. The cost for this coverage is paid by your employer. You may need to meet certain conditions to be eligible for benefits, such as completing a waiting period. During the waiting period, you may be able to use your vacation or sick time, if offered. Generally, Short Term Disability benefits are paid for a few weeks to a few months.

How can Short Term Disability benefits be used?

When your claim is approved, you will receive weekly benefits via direct deposit 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



This is an example only. Waiting period and benefit duration may vary by employer. Please see your certificate for specific plan information.

¹Council for Disability Awareness Disability Statistics, September 2021, <https://disabilitycanhappen.org/disability-statistic>

ReliaStar Life Insurance Company, (Minneapolis, MN)
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Why isn't Social Security Disability Insurance enough?

The Social Security and Supplemental Security Income disability programs provide assistance to people with disabilities. Many people receiving short term disability benefits don't need or qualify for these programs. For example, one of the decision points the Social Security Administration uses to determine if you meet their definition of disability is whether your disability is expected to last at least a year or result in death. If it's determined you should apply, it could still take over one year to receive approval for Social Security Disability Insurance (SSDI) benefits. When this happens, your Short Term Disability Income coverage can provide you with benefits while you are waiting for SSDI benefits to be approved. Note that STD coverage has a maximum duration as outlined in your Certificate of Coverage or plan documents

Take the next step in protecting your way of life with
Short Term Disability Income coverage.



For cost and complete details of this coverage, please contact your HR Department or Benefits Administrator. Visit [Voya.com](https://www.voya.com) to learn more

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

Short Term Disability ASO coverage only.

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