

Group Disability Income Coverage

Enrollment at a glance

For the employees of: **Scientific Games Corporation**

Group Policy Number: 699993

Group Short Term Disability Income Coverage

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 sickness or injury. Short Term Disability coverage is intended to provide financial protection for a disability lasting just a few weeks.

How can Disability benefits be used?

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

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

Eligibility and Coverage

Who is eligible?	All active employees working 30+ hours per week.															
What amount of coverage am I eligible for?	<p>Your employer provides you with Short Term Disability coverage based on your tenure at the company. You must have 6 months of service with Scientific Games to be eligible for this benefit. This coverage is provided at no cost to you.</p> <p>When your benefit begins, the amount you receive depends on your service with Scientific Games:</p> <table border="1"><thead><tr><th>Employment Duration</th><th>100% of Pay</th><th>60% of Pay</th></tr></thead><tbody><tr><td>6 months – 1 year</td><td>2 weeks</td><td>24 weeks</td></tr><tr><td>1 – 3 years</td><td>4 weeks</td><td>22 weeks</td></tr><tr><td>3 – 5 years</td><td>6 weeks</td><td>20 weeks</td></tr><tr><td>5+ years</td><td>13 weeks</td><td>13 weeks</td></tr></tbody></table>	Employment Duration	100% of Pay	60% of Pay	6 months – 1 year	2 weeks	24 weeks	1 – 3 years	4 weeks	22 weeks	3 – 5 years	6 weeks	20 weeks	5+ years	13 weeks	13 weeks
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3 – 5 years	6 weeks	20 weeks														
5+ years	13 weeks	13 weeks														
What is the waiting period?	<p>Maximum Benefit Period = 26 weeks</p> <p>Elimination Waiting Period for Disability Caused by Accidental Injury= 0 days Elimination Waiting Period for Disability Caused by Sickness = 7 days*</p> <p><i>*During the first 7 days of disability, you are required to use all but 5 days of your PTO</i></p>															

Group Long Term Disability Income Insurance

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. Long Term Disability benefits begin after Short Term Disability has been exhausted. Depending on your plan, you may be eligible to receive Long Term Disability benefits until you are no longer disabled or reach Social Security Normal Retirement Age.

What are some common causes of disability?

- Cancer
- Heart disease
- Accidental injury
- Arthritis
- Back injuries
- Stroke

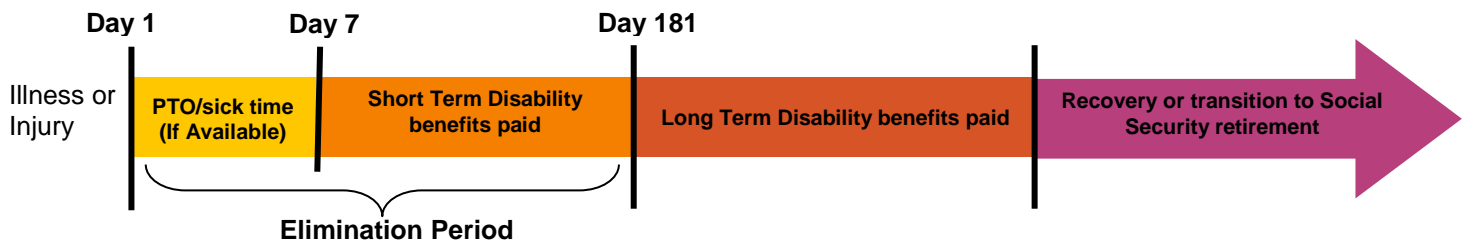
How can Long Term Disability benefits be used?

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

Eligibility and Coverage	
Who is eligible?	All active employees working 30+ hours per week.
What amount of coverage am I eligible for?	<p>Your employer provides you with Base Long Term Disability Income Insurance of 50% of monthly earnings. This Base insurance is provided at no cost to you. Eligible employees may elect additional Buy-Up coverage of 60% monthly earnings.</p> <p>Base Plan (Employer-Paid): 50% of monthly earnings with a maximum monthly benefit of \$15,000.</p> <p>Buy-Up Plan (Employee-Paid): 60% of monthly earnings with a maximum monthly benefit of \$15,000.</p> <p>The minimum monthly benefit is the greater of \$100 or 10% of your gross monthly benefit.</p>
What is the elimination period?	<p>Elimination period = 180 days within 360 calendar days</p> <p>Any days that you are able to work after the start of your disability will not count towards your elimination period.</p>
Do I need to provide Evidence of insurability (answer health questions)?	<p>Initial Eligibility / New Hires Evidence of insurability is not required to elect the Buy-Up plan upon initial eligibility.</p> <p>Annual Enrollment Evidence of insurability is required to elect the Buy-Up plan at annual enrollment outside of initial eligibility.</p> <p>Late Entrant Evidence of insurability is required to elect the Buy-Up plan as a late entrant (more than 31 days outside of initial eligibility).</p> <p>When evidence of insurability is required, the insurance company will need to approve it before coverage becomes effective.</p>

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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.

For a disability which begins before you reach age 60, the Maximum Period of Payment will be until the Social Security Normal Retirement Age (SSNRA), as shown in the following table:	
Year of Birth	Social Security Retirement Age (SSNRA)*
Before 1938	65 years
1938	65 years and 2 months
1939	65 years and 4 months
1940	65 years and 6 months
1941	65 years and 8 months
1942	65 years and 10 months
1943-1954	66 years
1955	66 years and 2 months
1956	66 years and 4 months
1957	66 years and 6 months
1958	66 years and 8 months
1959	66 years and 10 months
After 1959	67 years
For a disability which starts on or after you reach age 60, the Maximum Period of Payment will be determined according to the following table:	
Age When Disability Begins	Maximum Period of Payment
60	60 months or to SSNRA*, whichever is greater
61	48 months or to SSNRA*, whichever is greater
62	42 months or to SSNRA*, whichever is greater
63	36 months or to SSNRA*, whichever is greater
64	30 months or to SSNRA*, whichever is greater
65	24 months
66	21 months
67	18 months
68	15 months
69 and over	12 months
*Age at which you are entitled to unreduced Social Security Benefits based on the Social Security Amendments of 1983.	

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What does my Long Term Disability Income Insurance include?

The benefits listed below are included with your Long Term Disability coverage. For a complete description of your available benefits, along with applicable provisions, exclusions and limitations, see your certificate of insurance and any riders.

- **Vocational rehabilitation:** We have vocational rehabilitation services available to assist you in returning to work when possible. If applicable, we will provide you with a written plan developed specifically for you.
- **Survivor Benefit:** If you pass away while receiving disability benefits, we may pay your eligible survivor a lump-sum benefit equal to three times your monthly payment.
- **Family Member Care Expense Benefit:** If you are receiving monthly benefits and are participating in a vocational rehabilitation plan, you may be eligible for a benefit for incurring expenses to care for an eligible family member.

How much does Long Term Disability Income Insurance cost?

Rates shown are guaranteed until January 1, 2022. Your contributions are deducted on a post-tax basis.

Long Term Disability (Monthly) Income Rates	
Coverage	Rate per \$100 of Monthly Covered Payroll
Base Plan: 50% of Basic Monthly Earnings	Employer-Paid
Buy-Up Plan: 60% of Basic Monthly Earnings	\$0.11

Use the steps below to calculate your premium payments for the Buy-Up Plan:

- 1: Eligible annual earnings* divided by 12 = _____ monthly earnings.
If this number is more than \$25,000, use \$25,000 in the next step instead of the calculated number.
- 2: Divide that number by 100. That number divided by 100 = _____.
- 3: That figure multiplied by the monthly rate of \$0.11 = _____ your cost per month.

*Your eligible annual earnings are the salary or wage you receive from your employer. It includes commissions with a 12 month average.

Meet Tom

Tom and his wife, Kelly, lived a busy life filled with work and taking care of their two children. At the age of 52, Tom was diagnosed with multiple sclerosis. At first his symptoms were mild but as the disease progressed, Tom was no longer able to work. Fortunately, Tom had purchased Long Term Disability Income Insurance through his employer, which provided him with benefits to replace 60% of his regular pay while he was unable to work. This allowed the family to stay in their home and helped pay their everyday expenses, while coping with Tom's declining health.

\$0	Tom's monthly income during disability
-\$1,100	Monthly mortgage payment
-\$350	Utilities
-\$600	Monthly grocery expenses
-\$400	Medical expenses
-\$200	Other (insurance, gas, entertainment, etc.)
-\$2,650	Monthly expense deficit
+\$1,200	Social Security Disability monthly benefit
+\$1,680	Tom's monthly Long Term Disability benefit (60% of his normal pay, minus Social Security Benefit)
\$230	Left over for unexpected expenses or savings

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Why isn't Social Security Disability Insurance enough?

It could take over one year to receive approval for Social Security Disability Insurance (SSDI) benefits. Additionally, 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 your death. Disability Income Insurance can provide benefits while you wait for SSDI benefits to be approved and can supplement those benefits once approved.

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 3 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 12 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.
- The disability is due to a special condition as defined in the certificate, such as fibromyalgia or chronic fatigue syndrome.

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.

Questions?

For more information or to access the certificate of insurance, please call the Voya Employee Benefits Customer Service Team at (800) 955-7736.

This is a summary of benefits only.

- A complete description of Short Term Disability Income coverage will be provided in the plan documents. ReliaStar Life Insurance Company, a member of the Voya® family of companies, provides only administrative services for self-funded short term disability income plans.
- A complete description of Long Term Disability Income Insurance 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. Long Term Disability Income Insurance is underwritten by ReliaStar Life Insurance Company, a member of the Voya® family of companies. Policy form HP08GP or HP13GP (may vary by state).

CN0505-34178-0318

Scientific Games Corporation, Group #699993, Date Prepared: 09/21/2018

177623-05/22/17

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