

Short Term Disability Income Coverage

Explore Your Benefits & Costs



National Church Residences

Group Name: National Church Residences
Group Number: 730955

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



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.

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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 earnings, up to a maximum of \$2,500 per week

Maternity Plan -100% of your weekly earnings up to 8 weeks regardless of delivery



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 0 days



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 26 weeks.

Evidence of Insurability (health questions)

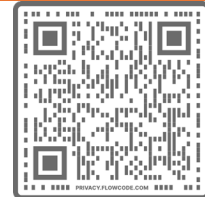
You do not need to provide evidence of insurability to be covered.



Questions?

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/nationalchurchresidences>



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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Date Prepared: 9/13/2022

212687-09012020