



Group Disability Income Coverage

Benefits at a Glance

A simple way to protect your financial future.

For the employees of:
Simpson Manufacturing Co., Inc.



ReliaStar Life Insurance Company, a member of the Voya[®] family of companies.

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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.

What are some common causes of disability?

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

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

Who is eligible?

All salaried and hourly employees working a minimum of 30 regularly scheduled hours per week excluding Teamsters Local 671, Local Union 170 and Local Union 104 Employees.

What amount of coverage am I eligible for?

Your employer provides you with core Long Term Disability Income Insurance of 66 2/3% of monthly earnings. This core insurance is provided at no cost to you.

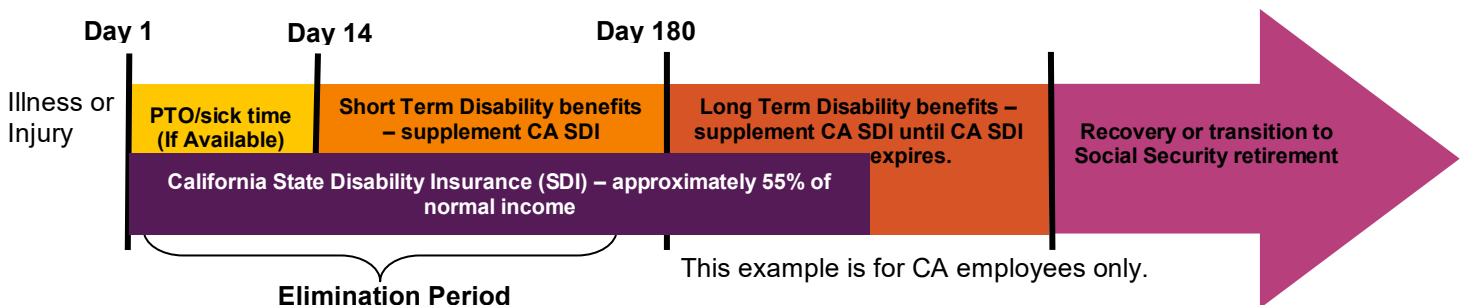
Minimum Monthly Income Benefit = The greater of \$100 or 10% of your gross monthly benefit

Maximum Monthly Income Benefit = \$7,500

What is the elimination period?

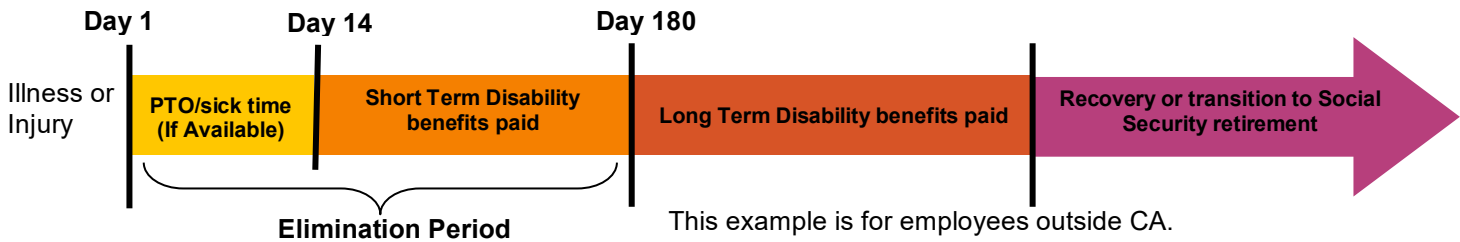
When you become disabled, you must complete an elimination period meaning that you are absent from work due to the same disability for 180 consecutive days before benefits are payable. Any days that you are able to work after the start of your disability will not count towards your elimination period. You may be eligible for Short Term Disability payments during this time.

For employees in California



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For employees outside of California



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.
- **Workplace modification:** Modifications may be made to your workplace in order to help you return to work.
- **Social Security Disability Income (SSDI) filing assistance:** When appropriate, experts will help you file for SSDI benefits, which can be a very difficult process.
- **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.

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, a member of the Voya® family of companies. Policy form HP08GP and/or HP13GP (may vary by state).

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