

Short Term Disability Income Insurance



Help minimize the financial impact of leave or unexpected illness

What is Short Term Disability Insurance?



NOBLESVILLE SCHOOLS
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There may come a time when you're unable to work due to a disability – maybe due to maternity leave, or planned surgery, or even an unexpected illness or injury. If you find yourself in a situation like this, **Short Term Disability Income Insurance** could help replace part of your income while you're not working for a short period of time.

How much coverage do I get?

Your employer believes in the importance of Short Term Disability Income Insurance and is giving you the option to elect coverage in the following amount[s]:

Coverage Amount
67% of your weekly earnings Benefit Minimum: \$25 Benefit Maximum: \$1750

When you become disabled, you must complete the benefit waiting period indicated below before benefits are payable:

7 days if your disability is caused by an accidental injury. You must see a doctor within 48 hours of the accident. If you do not, the benefit waiting period for sickness will apply.

7 days if your disability is caused by a sickness.

There is no waiting period if you are confined in a hospital.

A waiting period is the amount of time that must pass before your weekly benefits will begin.

How long do my benefit payments last?

You can receive weekly benefit payments for a maximum of 13 weeks.

Why should I consider Short Term Disability insurance?

- You can use the weekly benefit to help pay for things like medical bills, rent or mortgage, and groceries while you are disabled.
- A dedicated claims analyst will guide you throughout your leave.
- No medical questions if you enroll during annual enrollment.

How much does it cost?

Rates shown are guaranteed until: 01/01/2029. Your premiums are deducted on a post-tax basis. It does not include bonuses, commissions, or overtime pay. The cost is calculated based on your age as of 01/01/2026.

Short Term Disability Income Insurance	
Age	Monthly Rate per \$10 of Benefit Payroll
Under 25	\$.876
25 - 29	\$.876
30 - 34	\$.918
35 - 39	\$.554
40 - 44	\$.332
45 - 49	\$.332
50 - 54	\$.350
55 - 59	\$.451
60 - 64	\$.570
65 - 69	\$.570
70+	\$.570

Exclusions and limitations

We won't pay benefits if your disability is caused by, contributed to by, or results from any of the following:

- Subject to the applicable law in the state where the Policy is delivered or issued for delivery, commission or attempt to commit a felony or illegal activity.
- Engaging in any illegal occupation, work or employment.
- Operating a motorized vehicle while under the influence of alcohol as evidenced by a blood alcohol level at or in excess of the state legal intoxication limit as defined by the state law where the disability occurs.
- Intentionally self-inflicted harm.
- Attempted suicide, regardless of mental capacity.
- Participation in a war, declared or undeclared, or any act of war. An act of war is military activity by one or more national governments and does not include terrorist acts, other random acts of violence not perpetrated by you, or civil war or community faction.
- Active duty as a member of the armed forces of any nation. However, we will refund, upon written notice of such service, any Premium which has been accepted for any period not covered as a result of this exclusion.
- Active participation in a riot, insurrection or terrorist activity, but not including civil commotion, disorder, injury as an innocent bystander, or injury because of self-defense.
- Subject to the applicable law in the state where the Policy is delivered or issued for delivery, voluntary intake of any narcotic or other controlled substance, unless the narcotic or controlled substance is taken under the direction of and as directed by a doctor.
- Voluntary intake of poison, drugs or fumes, unless a direct result of an occupational accident.
- Cosmetic surgery except when required for your appropriate care as a result of your injury or sickness; cosmetic surgery shall not include (1) reconstructive surgery when the surgery is incidental to or follows surgery resulting from trauma, infection or other diseases of the involved part, (2) reconstructive surgery because of congenital disease or anomaly resulting in a functional defect and (3) surgery necessitated by gender dysphoria.
- Traveling in any aircraft other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline.
- Traveling in any aircraft (or device) used for testing or an experimental purpose, used by or for any military authority, or used for travel beyond the earth's atmosphere.
- Hang-gliding, skydiving, parachuting, ultralight, soaring, ballooning and parasailing.
- Participation in recreational motor sports events, racing, speed or endurance contest (auto, truck, cycle or boat), rock or mountain climbing, skin or scuba diving, or bungee jumping.
- Participation in any sport for wage, compensation or profit.

If your employer's plan covers only non-occupational injuries, then the following exclusion also applies:

- Occupational sickness or injury

We will not pay a benefit for any period of Disability during which you are incarcerated.

Your benefits may be reduced by other income you are eligible to receive while disabled.

*Limitations and exclusions will vary by state and by your employer's benefit plan.

**The length of the pre-existing condition "limitation" period and "look-back" period may vary for your employer's plan. Contact your employer for details.

If you were previously declined for coverage by the insurance company, you are not eligible for this [one-time] offer.

Questions?

Enrollment instructions will be provided by your employer. If you have additional questions before you enroll, please call:

- Voya Employee Benefits Customer Service at (833) 973-2367.

Visit your Employee Benefits Resource Center to learn more about this benefit and review instructions on how to file a claim after your effective date:

<https://presents.voya.com/EBRC/NoblesvilleSchools>

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. Short Term Disability Income Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis MN) a member of the Voya® family of companies. Policy form ICC19 RL-STD-POL-19; RL-STD-POL-20.

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