



Short Term Disability Insurance

Help minimize the financial impact of leave or unexpected illness

What is Short Term Disability Income Insurance?

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:

Coverage Amount
60% of your weekly earnings
Minimum Weekly Income Benefit \$25 Maximum Weekly income benefit \$1,750

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

14 days if your disability is caused by an accidental injury.

14 days or to the end of the accumulated sick leave, whichever is greater if your disability is caused by a sickness.

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

How long can benefit payments last?

The maximum benefit period is 24 weeks.

Why should I consider supplemental coverage?

- You can use the weekly benefit to help pay for things like medical bills, rent or mortgage, and groceries while you are disabled.
- Payroll deduction means you don't have to worry about another bill.
- Work with your own dedicated claim analyst throughout your leave.

Do I have to answer health questions to enroll?

If you enroll in supplemental Short Term Disability Insurance the first time that it is offered to you (typically when you are a new employee), you will be guaranteed coverage up to 60%. If you wait to enroll at a later time, Evidence of Insurability will be required where you will need to answer questions about your current and past health in order to be considered for coverage. When evidence of insurability is required, the insurance company needs to approve it before coverage becomes effective.

How much does it cost?

Your premiums are deducted on a post-tax basis. Your eligible annual earnings are the salary or wage you receive from your employer. It does not include bonuses, commissions, or overtime pay.

The cost is calculated based on your age at the start of the plan's current policy year.

Short Term Disability rates	
Age	Monthly rate per \$10 of weekly Benefit
Under 35	\$1.016
35-39	\$.864
40-49	\$.691
50-54	\$.726
55-59	\$1.085
60-64	\$1.189
65-69	\$1.499
70+	\$1.783

Exclusions and limitations

Benefits are not payable if your disability results from any of the following:

- Sickness or injury which occurs in any armed conflict, whether declared as war or not, involving any country or government.
- Sickness or injury which occurs while you are on military service for any country or government.
- Intentionally self-inflicted injury or illness, whether you are sane or insane.
- Injury which occurs when you commit or attempt to commit a felony.
- Injury suffered in a fight in which you are the aggressor.
- Sickness or injury due to cosmetic or reconstructive surgery, except for surgery necessary to correct a deformity caused by sickness or accidental injury.
- Sickness or accidental injury for which you have or had a right to payment under a workers' compensation or similar law. This includes payment you would have been entitled to receive if the Policyholder had not declined to provide workers' compensation insurance as allowed by the Policyholder's state of domicile.
- Sickness or accidental injury arising out of or in the course of work for pay, profit or gain.

Benefits are not payable for the portion of any period of Disability that you are confined in a penal or correctional institution as a result of conviction for a criminal or other public offense.

Even though you may experience multiple reasons for your disability, only one Disability benefit is payable at any given time.

Your benefits will be reduced by other 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?

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**

Scan the QR code to 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/ccps>



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 HP08GP, RL-STD-POL-19, and RL-STD-POL-20 (may vary by state).

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