Long Term Disability Insurance

Group Name: Total Quality Logistics LLC
Group Number: 712485
Class: All Eligible Employees

Help minimize the financial impact of a disabling illness or injury



What is Long Term Disability Income Insurance?

While hard to imagine, now is the right time to think about how to replace part of our paycheck when you're injured or ill and can't work. If your recovery time lasts longer than just a few short weeks, **Long Term Disability Income Insurance** can help replace part of your income for the duration of your disability or to normal retirement age.

How much coverage do I get?

Your employer believes in the importance of Long-Term Disability Income Insurance and is giving you the option to elect coverage in the following amount:

All full-time active employees of Laufer hired prior to 11/2/2026 – Basic coverage is available at no cost to you.

All full-time active employees of Laufer hired on or after 11/2/2026 – Voluntary coverage is available; you pay for the cost.

Coverage amounts
60% of your monthly earnings, up to $10,000 per month
Coverage Minimum: $100 or 10% of your gross monthly payment, whichever is greater Coverage Maximum: $10,000 per month

Your policy has a waiting period of 90 consecutive days within 180 calendar days.

A waiting period is the amount of time that must pass before your benefits will begin. Any days that you are able to work after the start of your disability will not count towards your waiting (elimination) period.

Do I have to answer health questions to enroll?

You do not need to provide evidence of insurability to be covered. If you enroll in supplemental Long 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 the coverage maximum. Pre-existing condition limitations may apply. If you wait to enroll at a later time, Evidence of Insurability may be required where you will need to answer questions about your current and past health in order to be considered for coverage. Any elections for new or increased coverage may require evidence of insurability. When evidence of insurability is required, the insurance company needs to approve your election before coverage becomes effective.

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.
- Keep your coverage even if you leave your employer and pay the insurance company directly.

How much does it cost?

Your contributions are deducted on a post-tax basis.

Long Term Disability monthly rates	
Coverage	**Rates per $100 of monthly salary**
60% of basic monthly earnings (benefit percentage)	$0.239

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How long do benefit payments last?

Long Term Disability Income benefits are available until you recover from your disability, or until you reach the maximum period of payment listed below.

If you are disabled **before you reach age 60**, the maximum period of payment will be until 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

If you are disabled **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.

What else is included?

When you enroll in the Long Term Disability Income Insurance your employer if offering, you'll also have access to these additional benefits to bring you added support when you need it. For a complete description of your available benefits, along with applicable provisions, exclusions and limitations, see your certificate of insurance and any riders.

Waiver of Premium maintains your coverage with no premium due while you're receiving Long Term Disability benefits from us.

Survivor Benefit pays an eligible loved one a lump-sum benefit if you pass while receiving disability benefits - 3 times your monthly benefit.

Vocational rehabilitation services assist you in returning to work when possible.

Exclusions and limitations

Benefits are not payable if your disability is caused by, contributed to or resulting from:

- 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

Pre-existing conditions: A pre-existing condition is a sickness, injury or physical condition that led to medical treatment, consultation, care or services (including diagnostic measures) during the 3 month period before your coverage effective date. Benefits are not payable if your disability begins in the first 12 months after your coverage effective date, and your disability is caused by, contributed by, or the result of a pre-existing condition.

- No monthly benefit is payable for disability caused in whole or directly by any work for pay, profit or gain.

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?

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

- Voya Employee Benefits Customer Service at (877) 236-7564

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/TQL

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

For the employees of Total Quality Logistics LLC

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