Short Term Disability Insurance

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



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 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 amount
60% of your basic weekly earnings, not to exceed $1,500 per week. Minimum weekly benefit is $10 or 10% of your gross weekly payment.

How long can benefit payments last?

The maximum benefit period is 13 **weeks**.

When you become disabled, you must complete a benefit waiting period of 7 calendar days for both illness or injury.

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

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 premiums are deducted on a post-tax basis.

All Eligible Employees (excluding Commissioned Based Eligible Employees & Executives) – Your eligible annual earnings are the salary or wage you receive from your employer. It does not include bonuses, commissions, or overtime pay.

All Eligible Commissioned Based Employees & Executives – Your eligible annual earnings are the salary or wage you receive from your employer. It does include bonuses and commissions.

Short Term Disability rates	
Coverage	**Monthly rate per $10 of weekly benefit**
60% of basic weekly earnings	$0.18

VOYA. Plan. Invest. Protect.

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 the coverage maximum. Pre-existing condition limitations may apply. 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.

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.
- 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.

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.

Pre-existing conditions: We won't pay benefits if your disability is due to a pre-existing condition, and you became disabled during the first 12 months following the effective date of your coverage. A pre-existing condition is any condition for which you have done any of the following at any time during the 3 months just prior to your effective date of coverage, whether or not that condition is diagnosed, undiagnosed or misdiagnosed:

- Received medical treatment or consultation.
- Taken or were prescribed drugs or medicine.
- Received care or services, including diagnostic measures.

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.

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. 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).

For the employees of Total Quality Logistics LLC

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