Short Term Disability Insurance

Group Name: **Love's Travel Stops & Country Stores, Inc.**
Group Number: **706981**
Effective: **1/1/2027**



Help minimize the financial impact of leave or unexpected illness

What is Short Term Disability 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[s]:

Coverage Amount
$100 -$1,000 the weekly income benefit in $50 increments, not to exceed 60% of your basic weekly earnings. If the Weekly Income Benefit plus other income exceeds 100% of your basic weekly earnings, the disability benefit payable will be reduced by other income. Minimum Weekly Benefit: $25 per week Maximum Weekly Benefit: $1,000 per week

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

0 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.

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?

Your premiums are deducted on a pre-tax post-tax basis. It does not include bonuses, commissions, or overtime pay.

Short Term Disability Income Weekly rates					
Weekly Benefit	Age				
	Under 40	40 – 49	50 – 59	60 - 64	65+
$100	$2.52	$2.17	$3.09	$4.08	$4.80
$150	$3.78	$3.26	$4.64	$6.12	$7.20
$200	$5.04	$4.34	$6.18	$8.16	$9.60
$250	$6.30	$5.43	$7.73	$10.20	$12.00
$300	$7.56	$6.51	$9.27	$12.24	$14.40
$350	$8.82	$7.60	$10.82	$14.28	$16.80
$400	$10.08	$8.68	$12.36	$16.32	$19.20
$450	$11.34	$9.77	$13.91	$18.36	$21.60
$500	$12.60	$10.85	$15.45	$20.40	$24.00
$550	$13.86	$11.94	$17.00	$22.44	$26.40
$600	$15.12	$13.02	$18.54	$24.48	$28.80
$650	$16.38	$14.11	$20.09	$26.52	$31.20
$700	$17.64	$15.19	$21.63	$28.56	$33.60
$750	$18.90	$16.28	$23.18	$30.60	$36.00
$800	$20.16	$17.36	$24.72	$32.64	$38.40
$850	$21.42	$18.45	$26.27	$34.68	$40.80
$900	$22.68	$19.53	$27.81	$36.72	$43.20
$950	$23.94	$20.62	$29.36	$38.76	$45.60
$1,000	$25.20	$21.70	$30.90	$40.80	$48.00

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.

Disability during which you are incarcerated.

Limited Benefit for a Pre-Existing Condition
If you become disabled during the first 365 days your insurance is effective, and your disability is due to a pre-existing condition, ReliaStar Life pays a limited benefit instead of a Weekly Income Benefit. This limited benefit equals 50% of the Gross Weekly Benefit, to a maximum of $500 per week. This limited benefit is payable for up to 4 weeks, or until benefits would otherwise terminate, whichever comes first.
Even though you may experience multiple reasons for your disability, only one Disability benefit is payable at any given time.
A pre-existing condition is a sickness or accidental injury for which, during the 3 months immediately before the effective date of your insurance or increased amount of insurance, you did one or more of the following: received medical treatment, care, services or advice; or took prescribed drugs; or had medications prescribed.
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?

To enroll go to: www.lovesbenefits.com. 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/Loves

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

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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