



Group Disability Income Insurance Benefits at a Glance

A simple way to protect your financial future.

For the full-time employees of:
Cape Fear Valley Health

ReliaStar Life Insurance Company, a member of the Voya[®] family of companies.

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What is Group Short Term Disability Income Insurance?

Group Short Term Disability Income Insurance provides you with benefits to replace part of your paycheck when you can't work because of a sickness or injury. Your Short Term Disability benefits are paid for up to 9 weeks.

When you become disabled, you must complete a 30 day waiting period before benefits are payable. During the waiting period, you may use your available PTO.

Who is eligible?

- All full-time employees working at least 36 hours per week

What amount of coverage am I eligible for?

- Eligible employees may elect coverage of 60% of weekly earnings for up to 9 weeks with a minimum weekly benefit of \$25 and a maximum weekly benefit of \$750.

How much does Short Term Disability Income Insurance cost?

Rates shown are guaranteed until: 01/01/2022

Short Term Disability (Weekly) Income Rates	
Coverage	Bi-Weekly Rates per \$ 10 of weekly benefit
60% of Basic Weekly Earnings (benefit percentage)	\$0.205

Do I need to provide evidence of insurability (answer health questions) to be covered for Short Term Disability Income Insurance?

- If you elect coverage within 31 days of becoming eligible, you do not need to provide evidence of insurability to be covered.
- If you are a late entrant, you must provide evidence of insurability for coverage elected.

Short Term Disability Income Insurance 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.

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Your benefits will be reduced by other income you are eligible to receive while disabled. These include but aren't limited to:

- 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.

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

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