

Enrollment at a Glance

A Guide to Your Plan Basics

Roehl Transport, Inc. All Benefit Eligible Drivers

**Taking advantage of insurance offered at the workplace just makes sense.
It's convenient and affordable.**

Disability Income coverage provides benefits to replace a portion of your lost income if you have a sickness or injury and are unable to work. **Short Term (Weekly) Income Benefits** help provide you and your family with financial support when a sickness or injury prevents you from working for a period of weeks. **Long Term (Monthly) Income Benefits** help provide you financial support that will fill the gap between expenses and income for an extended period of disability.

Short Term Disability (Weekly) Income Insurance Benefits	
Eligibility	All regular active employees typically working 30+ hours per week.
For You	You can elect to replace 50% of your eligible income during disability following a waiting period.
Benefits	<ul style="list-style-type: none">• Minimum Weekly Income Benefit = \$25• Maximum Weekly Income Benefit = \$1,250• Benefit Waiting Period for Disability Caused by Accidental Injury= 0 days• Benefit Waiting Period for Disability Caused by Sickness = 7 days• Maximum Benefit Period = 26 weeks for Accident and 25 weeks for Sickness
Guaranteed Issue Offer*	<p>This coverage is offered to you without having to answer questions related to your health if you elect it during the initial eligibility period.</p> <p>In addition, if you elect enroll in the medical plan when you first become eligible, or you elect to enroll in the medical plan at annual enrollment or you have a medical plan life qualifying event, then you will be automatically enrolled in the Short-Term Income Protection benefits and will not be required to provide proof of good health.</p>

*Proof of good health is required if you are not enrolled in the medical plan and elect coverage outside of the annual enrollment period or submit an application for coverage more than 31 days after the date you become eligible. Refer to the additional information for Exclusions, Limitations and Offsets that apply to this coverage. Subject to approval by the insurance company.

This is a summary of benefits only. A complete description of benefits and limitations will be provided in the plan document. ReliaStar Life Insurance Company provides only administrative services for self-funded plans.

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Long Term Disability (Monthly) Income Benefits

Eligibility	All regular active employees typically working 40+ hours per week.												
For You	You can elect to replace 60% of your eligible income during disability following a waiting period.												
Benefits	<ul style="list-style-type: none"> • Minimum Monthly Income Benefit = Greater of \$100 or 10% of your gross monthly benefit) • Maximum Benefit = \$6,500 • Benefit Waiting Period = 180 consecutive days 												
Maximum Benefit Period	<p><u>Core Plan:</u></p> <table> <tr> <td>Age at Disability</td><td>Maximum Benefit Period</td></tr> <tr> <td>Less than 68</td><td>24 months</td></tr> <tr> <td>Age 68 but less than 70.....</td><td>To age 70</td></tr> </table> <p><u>Buy-Up Plan:</u></p> <table> <tr> <td>Age at Disability</td><td>Maximum Benefit Period</td></tr> <tr> <td>Less than 65.....</td><td>60 months</td></tr> <tr> <td>Age 65 but less than 70.....</td><td>To age 70</td></tr> </table>	Age at Disability	Maximum Benefit Period	Less than 68	24 months	Age 68 but less than 70.....	To age 70	Age at Disability	Maximum Benefit Period	Less than 65.....	60 months	Age 65 but less than 70.....	To age 70
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Guaranteed Issue Offer*	<p>This coverage is offered to you without having to answer questions related to your health if you elect it during the initial eligibility period.</p> <p>In addition, if you elect enroll in the medical plan when you first become eligible, or you elect to enroll in the medical plan at annual enrollment or you have a medical plan life qualifying event, then you will be automatically enrolled in the Long-Term Disability Income Insurance benefits and will not be required to provide proof of good health.</p>												

*Proof of good health is required if you are not enrolled in the medical plan and elect coverage outside of the annual enrollment period or submit an application for coverage more than 31 days after the date you become eligible. Refer to the additional information for Exclusions, Limitations and Offsets that apply to this coverage. Subject to approval by the insurance company.

Offsets, Limitations and Exclusions

Other Income Offsets

Other Income that you receive or are entitled to receive during your period of disability will be subtracted from the benefit amount you would otherwise receive. Other Income includes, but is not limited to: any type of income replacement benefits provided by your employer; unemployment benefits; earnings you receive working for your employer or another employer; Workers' Compensation benefits or benefits from similar programs; automobile liability insurance benefits; disability benefits payable under any group disability, life or accident plan through an employer, union or other organization; judgments or settlements you receive related to disability; disability or retirement benefits under Social Security or other state or federal plans; and disability or certain retirement benefits provided under your employer's retirement plan.

Other Income does not include: Retirement benefits attributable to employee contributions; certain retirement or disability benefits from a past employer; benefits paid by a creditor disability plan; income from profit sharing plans and similar payments; payments from an IRS defined retirement plan; certain Social Security benefits if your disability begins after age 70; and a cost of living increase to any Other Income benefit.

Exclusions

No benefits are payable for disabilities resulting from:

- sickness or accidental 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 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;
- For Weekly Disability Income, sickness or accidental injury for which you have or had a right to payment under a workers' compensation or similar law; or
- For Weekly Disability Income, sickness or accidental injury arising out of or in the course of work for pay, profit or gain.

No benefits are payable during 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.

No additional benefits are payable for disability caused by both sickness and accidental injury, or by more than one sickness or accidental injury.

Pre-Existing Condition Exclusion

Benefits are not payable if your disability is due to a pre-existing condition, and you became disabled during the first 12 months your coverage or increased coverage is in effect. A pre-existing condition means a sickness or accidental injury for which, during the 3 months immediately before the effective date of your coverage or increased coverage, you did one or more of these:

- received medical treatment, care, service or advice,
- took prescribed drugs or had medications prescribed,
- experienced related or resulting symptoms or aggravations which would be a reasonable cause for an ordinarily prudent person to seek diagnosis, care or treatment from a doctor or health care facility.

This is a summary of benefits only. A complete description of benefits and limitations will be provided in the [certificate of coverage, policy form HP08GP (may vary by state). Underwritten by ReliaStar Life Insurance Company, a member of the Voya Financial™ Family of companies.

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