

# Enrollment at a Glance

## A Guide to Your Plan Basics

### Roehl Transport, Inc. All Benefit Eligible Non-Driver and Driver Employees

**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	
<b>Eligibility</b>	All regular active employees typically working 30+ hours per week.
<b>For You</b>	You can elect to replace 50% of your eligible income during disability following a waiting period.
<b>Benefits</b>	<ul style="list-style-type: none"><li>• Minimum Weekly Income Benefit = \$25</li><li>• Maximum Weekly Income Benefit = \$1,250</li><li>• Benefit Waiting Period for Disability Caused by Accidental Injury= 0 days</li><li>• Benefit Waiting Period for Disability Caused by Sickness = 7 days</li><li>• Maximum Benefit Period = 26 weeks for Accident and 25 weeks for Sickness</li></ul>
<b>Guaranteed Issue Offer*</b>	<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.

(v. 04/30/2014)

Group #66674-2, 06/05/2014

## Long Term Disability (Monthly) Income Benefits

<b>Eligibility</b>	All regular active employees typically working 40+ hours per week.																																																		
<b>For You</b>	You can elect to replace 60% of your eligible income during disability for the first 24 months and 30% of your eligible income during disability thereafter, following a waiting period.																																																		
<b>Benefits</b>	<ul style="list-style-type: none"> <li>• Minimum Monthly Income Benefit = Greater of \$100 or 10% of your gross monthly benefit)</li> <li>• Maximum Benefit = \$6,500</li> <li>• Benefit Waiting Period = 180 consecutive days</li> </ul>																																																		
<b>Maximum Benefit Period</b>	<table border="0"> <thead> <tr> <th style="text-align: left;">Age at Disability</th><th style="text-align: left;">Maximum Benefit Period</th></tr> </thead> <tbody> <tr> <td>Less than age 61.....</td><td>to your normal retirement age,* but not less than 60 months</td></tr> <tr> <td>61 but less than 62....</td><td>to your normal retirement age,* but not less than 48 months</td></tr> <tr> <td>62 but less than 63....</td><td>to your normal retirement age,* but not less than 42 months</td></tr> <tr> <td>63 but less than 64....</td><td>to your normal retirement age,* but not less than 36 months</td></tr> <tr> <td>64 but less than 65....</td><td>to your normal retirement age,* but not less than 30 months</td></tr> <tr> <td>65 but less than 66.....</td><td>24 months</td></tr> <tr> <td>66 but less than 67.....</td><td>21 months</td></tr> <tr> <td>67 but less than 68.....</td><td>18 months</td></tr> <tr> <td>68 but less than 69.....</td><td>15 months</td></tr> <tr> <td>69 and over.....</td><td>12 months</td></tr> </tbody> </table> <p>*Your normal retirement age is your retirement age under the Social Security Act where retirement age depends on your year of birth, as follows:</p> <table border="0"> <thead> <tr> <th style="text-align: left;">Year of Birth</th><th style="text-align: left;">Social Security Retirement Age</th></tr> </thead> <tbody> <tr> <td>Before 1938 .....</td><td>65</td></tr> <tr> <td>1938 .....</td><td>65 and 2 months</td></tr> <tr> <td>1939 .....</td><td>65 and 4 months</td></tr> <tr> <td>1940 .....</td><td>65 and 6 months</td></tr> <tr> <td>1941 .....</td><td>65 and 8 months</td></tr> <tr> <td>1942 .....</td><td>65 and 10 months</td></tr> <tr> <td>1943-1954 .....</td><td>66</td></tr> <tr> <td>1955 .....</td><td>66 and 2 months</td></tr> <tr> <td>1956 .....</td><td>66 and 4 months</td></tr> <tr> <td>1957 .....</td><td>66 and 6 months</td></tr> <tr> <td>1958 .....</td><td>66 and 8 months</td></tr> <tr> <td>1959 .....</td><td>66 and 10 months</td></tr> <tr> <td>1960 and after .....</td><td>67</td></tr> </tbody> </table>	Age at Disability	Maximum Benefit Period	Less than age 61.....	to your normal retirement age,* but not less than 60 months	61 but less than 62....	to your normal retirement age,* but not less than 48 months	62 but less than 63....	to your normal retirement age,* but not less than 42 months	63 but less than 64....	to your normal retirement age,* but not less than 36 months	64 but less than 65....	to your normal retirement age,* but not less than 30 months	65 but less than 66.....	24 months	66 but less than 67.....	21 months	67 but less than 68.....	18 months	68 but less than 69.....	15 months	69 and over.....	12 months	Year of Birth	Social Security Retirement Age	Before 1938 .....	65	1938 .....	65 and 2 months	1939 .....	65 and 4 months	1940 .....	65 and 6 months	1941 .....	65 and 8 months	1942 .....	65 and 10 months	1943-1954 .....	66	1955 .....	66 and 2 months	1956 .....	66 and 4 months	1957 .....	66 and 6 months	1958 .....	66 and 8 months	1959 .....	66 and 10 months	1960 and after .....	67
Age at Disability	Maximum Benefit Period																																																		
Less than age 61.....	to your normal retirement age,* but not less than 60 months																																																		
61 but less than 62....	to your normal retirement age,* but not less than 48 months																																																		
62 but less than 63....	to your normal retirement age,* but not less than 42 months																																																		
63 but less than 64....	to your normal retirement age,* but not less than 36 months																																																		
64 but less than 65....	to your normal retirement age,* but not less than 30 months																																																		
65 but less than 66.....	24 months																																																		
66 but less than 67.....	21 months																																																		
67 but less than 68.....	18 months																																																		
68 but less than 69.....	15 months																																																		
69 and over.....	12 months																																																		
Year of Birth	Social Security Retirement Age																																																		
Before 1938 .....	65																																																		
1938 .....	65 and 2 months																																																		
1939 .....	65 and 4 months																																																		
1940 .....	65 and 6 months																																																		
1941 .....	65 and 8 months																																																		
1942 .....	65 and 10 months																																																		
1943-1954 .....	66																																																		
1955 .....	66 and 2 months																																																		
1956 .....	66 and 4 months																																																		
1957 .....	66 and 6 months																																																		
1958 .....	66 and 8 months																																																		
1959 .....	66 and 10 months																																																		
1960 and after .....	67																																																		
<b>Guaranteed Issue Offer*</b>	<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<sup>TM</sup> Family of companies.

(v. 04/30/2014)

Group #66674-2, 06/05/2014