Short Term Disability Income Insurance

Explore Your Benefits & Costs

THRASHER GROUP

Supportworks.

Group Name: Thrasher, Inc.
Group Number: 740462

Life doesn't stop when you're unable to work. If a maternity leave, planned surgery, or unexpected I llness or injury affect your income, **Short Term Disability Income Insurance** can help. This document includes cost and coverage information about Short Term Disability Income Insurance As you explore, keep in mind:

- Payroll deduction means you don't have to worry about another bill
- Group pricing makes coverage more cost-effective
- One dedicated claim analyst guides you throughout your leave

Without their main source of income, only 27 percent of U.S households could cover expenses for more than six months, while 21 percent could cover expenses for less than two weeks.[1] Help keep a portion of your income protected with the Short Term Disability Income Insurance that's available to you through your employer.

[1] "Marketing Ends Meet in 2022," Consumer Financial Protection Bureau, 2022.

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Choose coverage to fit your needs

Your employer is giving you the option to enroll in Short Term Disability Income Insurance, which means that if a disabling illness or injury prevents you from working, you'll still be able to replace a portion of your income.

When you become disabled, you must complete a waiting period before benefits are payable. Learn more about this and amount of coverage for which you are eligible below:

Coverage Amount
60% of your weekly earnings ($25 minimum weekly benefit/$2,000 maximum weekly benefit)

Waiting period

Waiting period

If you become disabled, you must complete a waiting period before Weekly Income Benefits are payable.

- The benefit waiting period for a disability caused by an accidental injury is 0 days
- The benefit waiting period for a disability caused by a sickness is 7 days
- There is no waiting period if you are confined in a hospital.

How long benefit payments last

Short Term Disability Income Insurance is intended to replace income for a disability that lasts just a few weeks. The maximum amount of time that you're able to receive Short Term Disability benefit payments is 26 weeks.

Evidence of Insurability (health questions)

You do not need to provide evidence of insurability to be covered.

How much does it cost?

Rates shown are guaranteed until: 01/01/2026. Your premiums are deducted on a post-tax basis.

Short Term Disability rates	
Coverage	**Semi-Monthly rate per $10 of weekly benefit**
60% of basic weekly earnings	$.265

To calculate your cost:	
1. Enter your basic annual earnings.	$
2. Divide your basic annual earnings by 52. This is your basic weekly earnings.	$
3. Multiply the figure from Step 2 by.60 (60%).	$
4. Enter the lesser of the amount in Step 3 or $2,000.	$
5. Divide the amount in Step 4 by $10	$
6. Multiply the result in Step 5 by $0.265. This is your semi monthly premium.	$

Your eligible annual earnings are the salary or wage you receive from your employer.

It does not include:

- Bonuses
- Commissions
- Overtime pay

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.

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 6 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.

Ready to Enroll?

Enrollment instructions will be provided by your employer. If you have additional questions before you enroll, please call:

- Voya Employee Benefits Customer Service at 800-955-7736

or go to https://presents.voya.com/EBRC/ThrasherInc

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 and/or HP13GP (may vary by state).

GRP-STD

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