

Group Disability Income Insurance

Enrollment at a Glance

Protection that provides benefits and access to expert resources during a difficult time.

For the employees of: CSAC Excess Insurance Authority County of San Luis Obispo, Account #037

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 12 weeks.

When you become disabled, you must complete a waiting period before benefits are payable.

- If the disability was caused by an accidental injury*, the waiting period is 7 days.
- If the disability was caused by sickness, the waiting period is 7 days.

*You must see a doctor within 48 hours of the accident. If you do not, the benefit waiting period for sickness will apply.

How can Short Term Disability benefits be used?

When your claim is approved, you will receive weekly benefits to replace part of your income based on your coverage level. You may use this money however you would like. Below are a few examples of how your Short Term Disability benefits could be used, depending on how much coverage you have:

- Everyday expenses, such as groceries, utilities, house payments and car payments
- Medical bills and recovery expenses
- Support services during your recovery

Who is eligible?

- All active non-safety employees working 20+ hours per week and who do not participate in CASDI.

What amount of coverage am I eligible for?

- Eligible employees may elect coverage of 55% of weekly earnings for up to 12 weeks with a minimum weekly benefit of \$50 and a maximum weekly benefit of \$1,129.

Meet Tara

Tara worked full-time to support her active daughter, Claire. One cold evening while walking to her car after work, Tara slipped and fell on a patch of ice, causing her to strain her back, which made her unable to do her job. Tara had no other sources of income or disability benefits outside of her coverage through work during her time off work. Fortunately, Tara had purchased Short Term Disability Income Insurance through her employer, which provided her with benefits to replace 60% of her regular pay while she was unable to work. This helped reduce the potential financial strain Tara would have faced without this insurance. Seven weeks later, Tara's back had healed and she was able to return to work.

\$0	Tara's income while on Disability
-\$1,600	Monthly rent
-\$350	Utilities
-\$450	Monthly grocery expense
-\$370	Car payment
-\$400	Other (insurance, gas, entertainment, etc.)
-\$3,170	Monthly expense deficit
+2,960	California State Disability Insurance (SDI) benefit (55% of her normal income)
+\$270	Tara's monthly Short Term Disability benefit (60% of her normal income after CA SDI)
\$60	Left over for unexpected expenses or savings

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How much does Short Term Disability Income Insurance cost?

Rates shown are guaranteed until June 30, 2020.

The cost is calculated based on your age at the start of the plan's current policy year.

Short Term Disability (Weekly) Income Rates

Age	55% Benefit percentage Rates per \$10 of weekly benefit
Under 25	\$0.58
25-29	\$0.65
30-34	\$0.66
35-39	\$0.54
40-44	\$0.51
45-49	\$0.57
50-54	\$0.66
55-59	\$0.84
60-64	\$1.00
65-69	\$1.15
70 and over	\$1.23

Use the steps below to calculate your premium payments:

Your eligible annual earnings are the salary or wage you receive from your employer. It does not include bonuses, commissions and/or overtime pay.

Step 1: Divide your eligible annual earnings by 52.

Step 2: Multiple that figure by the benefit percentage. This gives you your weekly benefit amount.

Note: If your calculated weekly benefit is more than the maximum weekly benefit of \$1,129.00, use the maximum weekly benefit of \$1,129.00 to continue the calculations in step 3.

Step 3: Divide your weekly benefit amount by 10.

Step 4: Multiple that figure by the rate.

The final figure will be your cost per month.

Your contributions are deducted on a post-tax basis.

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

New Hires

- Evidence of insurability will be required for any amount of Short Term Disability Income Insurance, if you apply more than 31 days after the date you become eligible.

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What is Group Long Term Disability Income Insurance?

Group Long Term Disability Income Insurance provides you with benefits to replace a part of your paycheck when you can't work because of a sickness or injury.

How can Long Term Disability benefits be used?

When your claim is approved, you will receive monthly benefits to replace part of your income based on your coverage level. You may use this money however you would like. Below are a few examples of how your Long Term Disability benefits could be used, depending on how much coverage you have:

- Rent or mortgage payment
- Car payments
- Groceries and utilities
- Medical bills and recovery expenses

Who is eligible?

- **Monthly Income Benefits (LTD) – Basic (company paid):** All active employees which includes Elected Official, Department Head, General Management Employee, Operations and Staff Management Employee, Confidential Employee, Attorney, or District Attorney Investigator working 20+ hours per week.
- **Monthly Income Benefits (LTD) – Voluntary:** All active employees who are not eligible for the company paid Long Term Disability Income plan working 20+ hours per week.

What amount of coverage am I eligible for?

- **Monthly Income Benefits (LTD) – Basic (company paid):** Your employer provides you with Long Term Disability Income Insurance of 66 2/3% of monthly earnings with a maximum monthly benefit of \$10,000. This insurance is provided at no cost to you. The minimum monthly benefit is \$50.
- **Monthly Income Benefits (LTD) – Voluntary:** Eligible employees may elect additional coverage of 60% monthly earnings with a maximum monthly benefit of \$10,000. The minimum monthly benefit is the greater of \$100 or 10% of your gross monthly benefit.

What is the elimination period?

- **Monthly Income Benefits (LTD) – Basic (company paid):** When you become disabled, you must complete an elimination period meaning that you are absent from work due to the same disability for 90 consecutive days before benefits are payable. Any days that you are able to work after the start of your disability will not count towards your elimination period. You may be eligible for Short Term Disability payments during this time.
- **Monthly Income Benefits (LTD) – Voluntary:** When you become disabled, you must complete an elimination period meaning that you are absent from work due to the same disability for 360 consecutive days before benefits are payable. Any days that you are able to work after the start of your disability will not count towards your elimination period. You may be eligible for Short Term Disability payments during this time.

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How long will I receive benefits?

Long Term Disability Income benefits are paid for the duration of your disability or to the maximum period of payment shown below.

For a disability which begins before you reach age 60, the Maximum Period of Payment will be until the Social Security Normal Retirement Age (SSNRA), as shown in the following table:

Year of Birth	Social Security Retirement Age (SSNRA)*
Before 1938	65 years
1938	65 years and 2 months
1939	65 years and 4 months
1940	65 years and 6 months
1941	65 years and 8 months
1942	65 years and 10 months
1943-1954	66 years
1955	66 years and 2 months
1956	66 years and 4 months
1957	66 years and 6 months
1958	66 years and 8 months
1959	66 years and 10 months
After 1959	67 years

For a disability which starts on or after you reach age 60, the Maximum Period of Payment will be determined according to the following table:

Age When Disability Begins	Maximum Period of Payment
Less than age 61	60 months or to SSNRA*, whichever is greater
61	48 months or to SSNRA*, whichever is greater
62	42 months or to SSNRA*, whichever is greater
63	36 months or to SSNRA*, whichever is greater
64	30 months or to SSNRA*, whichever is greater
65	24 months
66	21 months
67	18 months
68	15 months
69 and over	12 months

*Age at which you are entitled to unreduced Social Security Benefits based on the Social Security Amendments of 1983.

Meet Tom

Tom and his wife, Kelly, lived a busy life filled with work and taking care of their two children. At the age of 52, Tom was diagnosed with multiple sclerosis. At first his symptoms were mild but as the disease progressed, Tom was no longer able to work. Fortunately, Tom had purchased Long Term Disability Income Insurance through his employer, which provided him with benefits to replace 50% of his regular pay while he was unable to work. This allowed the family to stay in their home and helped pay their everyday expenses, while coping with Tom's declining health.

\$0	Tom's monthly income during disability
-\$1,100	Monthly mortgage payment
-\$350	Utilities
-\$600	Monthly grocery expenses
-\$400	Medical expenses
-\$200	Other (insurance, gas, entertainment, etc.)
-\$2,650	Monthly expense deficit
+\$1,200	Social Security Disability monthly benefit
+\$1,400	Tom's monthly Long Term Disability benefit (50% of his normal pay, minus Social Security Benefit)
\$50	Left over for unexpected expenses or savings

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What does my Long Term Disability Income Insurance include?

The benefits listed below are included with your Long Term Disability coverage. For a list of standard exclusions and limitations, go to the end of this document. For a complete description of your available benefits, along with applicable provisions, exclusions and limitations, see your certificate of insurance and any riders.

- **Vocational rehabilitation:** We have vocational rehabilitation services available to assist you in returning to work when possible. If applicable, we will provide you with a written plan developed specifically for you.
- **Waiver of Premium:** While you are receiving benefits from us, we will waive your insurance premiums.
- **Conversion:** If you leave your job, you may be eligible to convert long term disability coverage and pay premiums to the insurer directly.
- **Survivor Benefit:** If you pass away while receiving disability benefits, we may pay your eligible survivor a lump-sum benefit equal to three times your monthly payment.

How much does Long Term Disability Income Insurance cost?

Rates shown are guaranteed until June 30, 2020.

The cost is calculated based on your age at the start of the plan's current policy year.

Long Term Disability (Monthly) Income Rates (Voluntary)

Age	60% Benefit Percentage Rates per \$100 of salary
Under 25	\$0.12
25-29	\$0.23
30-34	\$0.31
35-39	\$0.38
40-44	\$0.52
45-49	\$0.73
50-54	\$0.99
55-59	\$1.16
60 and over	\$1.22

Use the steps below to calculate your premium payments:

Your eligible annual earnings are the salary or wage you receive from your employer. It does not include bonuses, commissions and/or overtime pay.

Step 1: Divide your eligible annual earnings by 12.

Note: Before moving on to the next step, multiply this figure by the benefit percent. This gives you your monthly benefit amount. If your monthly benefit amount is more than the maximum monthly benefit of \$10,000, use \$10,000 for 60% of coverage of coverage in step 2. If your monthly benefit amount is NOT more than the monthly maximum amount, use the figure you calculated in step 1, not your monthly benefit amount.

Step 2: Divide that number by 100.

Step 3: Multiply that figure by the monthly rate.

The final figure will be your cost per month.

Your contributions are deducted on a post-tax basis.

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

New Hires

- **Monthly Income Benefits (LTD) – Voluntary:** Evidence of insurability will be required for any amount of Long Term Disability Income Insurance, if you apply more than 31 days after the date you become eligible.

Why isn't Social Security Disability Insurance enough?

It could take over one year to receive approval for Social Security Disability Insurance (SSDI) benefits. Additionally, one of the decision points the Social Security Administration uses to determine if you meet their definition of disability is whether your disability is expected to last at least a year or result in your death. Disability Income Insurance can provide benefits while you wait for SSDI benefits to be approved and can supplement those benefits once approved.

Why would someone need both Short and Long Term Disability Income coverage?

Short and Long Term Disability coverage provide financial protection for different periods of time. Short Term Disability coverage is intended to provide financial protection for a disability lasting just a few weeks. Some disabilities last longer. Long Term Disability benefits begin after Short Term Disability has been exhausted. Depending on the terms of your plan, you may be eligible to receive Long Term Disability benefits until you are no longer disabled or reach Social Security Normal Retirement Age.

Why should I enroll through my employer?

- Insurance premiums are deducted from your paycheck.
- We will waive your premiums while you are receiving benefits from us.
- The cost of Disability Income Insurance through your employer is usually much lower than an individual disability policy.

Exclusions and Limitations

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.

Benefits are not payable if your disability is due to a pre-existing condition and you became disabled during the first 12 months your insurance is in effect. 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.

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:

- 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.

Long Term Disability Income (Voluntary) Insurance Exclusions and Limitations*

Benefits are not payable if your disability is caused by, contributed to or resulting from your:

- Commission of or attempt to commit a felony
- Intentionally self-inflicted injuries
- Attempted suicide, regardless of mental capacity
- Being legally intoxicated or being under the influence of any narcotic, unless taken under the direction of and as directed by a doctor
- Participation in a war, declared or undeclared, or any act of war
- Active military duty
- Active participation in a riot
- Engaging in any illegal or fraudulent occupation, work or employment
- Traveling or flying on an aircraft operated by or under the authority of military or any aircraft being used for experimental purposes

Benefits are not payable if your disability begins in the first 24 months following the effective date of your coverage and your disability is caused by, contributed by, or the result of a pre-existing condition. A pre-existing condition means any condition for which you have done any of the following during the 12 months just prior to your effective date of coverage, whether or not that condition is diagnosed or misdiagnosed: received medical treatment or consultation; taken or were prescribed drugs or medicine; or received care or services, including diagnostic measures.

Your benefits may be limited to a shorter time period, such as 24 months during your lifetime, if:

- The disability is due to a mental illness, alcoholism or drug abuse.

Your benefits will be reduced by other income (deductible sources of 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.

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Who do I contact with questions?

For more information, contact your human resource representative.

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).

CN0205-21867-0217

CSAC Excess Insurance Authority, Group #31640-7, Acct #037 Date Prepared: 03/08/2018

172504-03/01/2016

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