

Group Disability Income Insurance

Enrollment at a glance

For the employees of: Larimer County, Colorado, Group #679054



Group Short Term Disability Income Insurance

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. Short Term Disability coverage is intended to provide financial protection for a disability lasting just a few weeks. When you become disabled, you must complete a waiting period before benefits are payable. During the waiting period, you may use your available vacation time and or sick time.

How can Disability benefits be used?

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

What are some common causes of a disability?

- Pregnancy/childbirth
- Accidental injury
- Back injuries
- Heart disease
- Cancer
- Tendonitis
- Rotator cuff surgery
- Arthritis
- Carpal tunnel syndrome

Eligibility and Coverage

Who is eligible?	All active regular employees working 20+ hours per week and Elected Officials.
What amount of coverage am I eligible for?	Your employer provides you with Short Term Disability coverage of 60% of weekly earnings. This is provided at no cost to you.
What is the waiting period?	Minimum Weekly Income Benefit = \$25 Maximum Weekly Income Benefit = \$1,250 Benefit Waiting Period for Disability Caused by Accidental Injury = greater of 14 days or the exhaustion of your accumulated sick leave Benefit Waiting Period for Disability Caused by Sickness = greater of 14 days or the exhaustion of your accumulated sick leave Maximum Benefit Period = 11 weeks

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 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
-\$900	Monthly rent
-\$250	Utilities
-\$350	Monthly grocery expense
-\$270	Car payment
-\$300	Other (insurance, gas, entertainment, etc.)
-\$2,070	Monthly expense deficit
+\$2,160	Tara's monthly Short Term Disability benefit (60% of her normal income)
\$90	Left over for unexpected expenses or savings

Group Long Term Disability Income Insurance

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. Long Term Disability benefits begin after Short Term Disability has been exhausted. Depending on 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.

What are some common causes of disability?

- Cancer
- Heart disease
- Accidental injury
- Arthritis
- Back injuries
- Stroke

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

Eligibility and Coverage	
Who is eligible?	All active regular employees working 20+ hours per week and Elected Officials.
What amount of coverage am I eligible for?	Your employer provides you with Long Term Disability Income Insurance of 60% of monthly earnings. This insurance is provided at no cost to you.
What is the waiting period?	Minimum Monthly Income Benefit = \$50 Maximum Monthly Income Benefit = \$5,000 Elimination period = 90 consecutive days 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
60	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.

What does my Long Term Disability Income Insurance include?

The benefits listed below are included with your Long Term Disability coverage. 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.
- **Workplace modification:** Modifications may be made to your workplace in order to help you return to work.
- **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.
- **Family Member Care Expense Benefit:** If you are receiving monthly benefits and are participating in a vocational rehabilitation plan, you may be eligible for a benefit for incurring expenses to care for an eligible family member.

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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 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
+\$1,680	Tom's monthly Long Term Disability benefit (60% of his normal pay, minus Social Security Benefit)
\$230	Left over for unexpected expenses or savings

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.



Where do I get more information?

For more information, please contact your local 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).

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