

# Group Disability Income Insurance

## Benefits at a Glance

A simple way to protect your financial future.

## For the employees of 1<sup>st</sup> Source Employee Management, Inc. All Employees in an Eligible Class

### 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 13 weeks or 26 weeks depending on the option selected.

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.

- If the disability was caused by an accidental injury\*, there is no waiting period
- 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

### What amount of coverage am I eligible for? You have the ability to choose:

- Employees may elect coverage of \$50 increments, not to exceed 60% of weekly earnings for up to 13 weeks with a minimum weekly benefit of \$100 and a maximum weekly benefit of \$1,500.
- Employees may elect coverage of \$50 increments, not to exceed 60% of weekly earnings, for up to 26 weeks with a minimum weekly benefit of \$100 and a maximum weekly benefit of \$1,500.

### Who is eligible?

All Full-time active employees in an eligible class working 30 hours or more per week. .

ReliaStar Life Insurance Company, a member of the Voya<sup>®</sup> family of companies.

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## 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 6 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.

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.

This offer is contingent upon participation requirements being met.

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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ReliaStar Life Insurance Company, a member of the Voya® family of companies.

Bi-Weekly STD Premiums

STD premiums for sample benefit amounts

Premiums are based on duration of benefit chosen.  
Premiums are age-banded

Short-Term Disability - 13 Week Duration

Weekly Benefit	Minimum Annual Salary	Age								
		<25	25 - 29	30 - 34	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60+
\$100	\$8,667	\$6.23	\$6.23	\$6.00	\$4.38	\$4.15	\$4.34	\$4.66	\$6.92	\$8.54
\$150	\$13,000	\$9.35	\$9.35	\$9.00	\$6.58	\$6.23	\$6.51	\$6.99	\$10.38	\$12.81
\$200	\$17,333	\$12.46	\$12.46	\$12.00	\$8.77	\$8.31	\$8.68	\$9.32	\$13.85	\$17.08
\$250	\$21,667	\$15.58	\$15.58	\$15.00	\$10.96	\$10.38	\$10.85	\$11.65	\$17.31	\$21.35
\$300	\$26,000	\$18.69	\$18.69	\$18.00	\$13.15	\$12.46	\$13.02	\$13.98	\$20.77	\$25.62
\$350	\$30,333	\$21.81	\$21.81	\$21.00	\$15.35	\$14.54	\$15.18	\$16.32	\$24.23	\$29.88
\$400	\$34,667	\$24.92	\$24.92	\$24.00	\$17.54	\$16.62	\$17.35	\$18.65	\$27.69	\$34.15
\$450	\$39,000	\$28.04	\$28.04	\$27.00	\$19.73	\$18.69	\$19.52	\$20.98	\$31.15	\$38.42
\$500	\$43,333	\$31.15	\$31.15	\$30.00	\$21.92	\$20.77	\$21.69	\$23.31	\$34.62	\$42.69
\$550	\$47,667	\$34.27	\$34.27	\$33.00	\$24.12	\$22.85	\$23.86	\$25.64	\$38.08	\$46.96
\$600	\$52,000	\$37.38	\$37.38	\$36.00	\$26.31	\$24.92	\$26.03	\$27.97	\$41.54	\$51.23
\$650	\$56,333	\$40.50	\$40.50	\$39.00	\$28.50	\$27.00	\$28.20	\$30.30	\$45.00	\$55.50
\$700	\$60,667	\$43.62	\$43.62	\$42.00	\$30.69	\$29.08	\$30.37	\$32.63	\$48.46	\$59.77
\$750	\$65,000	\$46.73	\$46.73	\$45.00	\$32.88	\$31.15	\$32.54	\$34.96	\$51.92	\$64.04
\$800	\$69,333	\$49.85	\$49.85	\$48.00	\$35.08	\$33.23	\$34.71	\$37.29	\$55.38	\$68.31
\$900	\$78,000	\$56.08	\$56.08	\$54.00	\$39.46	\$37.38	\$39.05	\$41.95	\$62.31	\$76.85
\$1,000	\$86,667	\$62.31	\$62.31	\$60.00	\$43.85	\$41.54	\$43.38	\$46.62	\$69.23	\$85.38
\$1,100	\$95,333	\$68.54	\$68.54	\$66.00	\$48.23	\$45.69	\$47.72	\$51.28	\$76.15	\$93.92
\$1,200	\$104,000	\$74.77	\$74.77	\$72.00	\$52.62	\$49.85	\$52.06	\$55.94	\$83.08	\$102.46
\$1,300	\$112,667	\$81.00	\$81.00	\$78.00	\$57.00	\$54.00	\$56.40	\$60.60	\$90.00	\$111.00
\$1,400	\$121,333	\$87.23	\$87.23	\$84.00	\$61.38	\$58.15	\$60.74	\$65.26	\$96.92	\$119.54
\$1,500	\$130,000	\$93.46	\$93.46	\$90.00	\$65.77	\$62.31	\$65.08	\$69.92	\$103.85	\$128.08

Short-Term Disability - 26 Week Duration

Weekly Benefit	Minimum Annual Salary	Age								
		<25	25 - 29	30 - 34	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60+
\$100	\$8,667	\$7.66	\$7.66	\$7.34	\$5.86	\$5.91	\$6.42	\$7.52	\$10.11	\$11.82
\$150	\$13,000	\$11.49	\$11.49	\$11.01	\$8.79	\$8.86	\$9.62	\$11.28	\$15.16	\$17.72
\$200	\$17,333	\$15.32	\$15.32	\$14.68	\$11.72	\$11.82	\$12.83	\$15.05	\$20.22	\$23.63
\$250	\$21,667	\$19.15	\$19.15	\$18.35	\$14.65	\$14.77	\$16.04	\$18.81	\$25.27	\$29.54
\$300	\$26,000	\$22.98	\$22.98	\$22.02	\$17.58	\$17.72	\$19.25	\$22.57	\$30.32	\$35.45
\$350	\$30,333	\$26.82	\$26.82	\$25.68	\$20.52	\$20.68	\$22.45	\$26.33	\$35.38	\$41.35
\$400	\$34,667	\$30.65	\$30.65	\$29.35	\$23.45	\$23.63	\$25.66	\$30.09	\$40.43	\$47.26
\$450	\$39,000	\$34.48	\$34.48	\$33.02	\$26.38	\$26.58	\$28.87	\$33.85	\$45.48	\$53.17
\$500	\$43,333	\$38.31	\$38.31	\$36.69	\$29.31	\$29.54	\$32.08	\$37.62	\$50.54	\$59.08
\$550	\$47,667	\$42.14	\$42.14	\$40.36	\$32.24	\$32.49	\$35.28	\$41.38	\$55.59	\$64.98
\$600	\$52,000	\$45.97	\$45.97	\$44.03	\$35.17	\$35.45	\$38.49	\$45.14	\$60.65	\$70.89
\$650	\$56,333	\$49.80	\$49.80	\$47.70	\$38.10	\$38.40	\$41.70	\$48.90	\$65.70	\$76.80
\$700	\$60,667	\$53.63	\$53.63	\$51.37	\$41.03	\$41.35	\$44.91	\$52.66	\$70.75	\$82.71
\$750	\$65,000	\$57.46	\$57.46	\$55.04	\$43.96	\$44.31	\$48.12	\$56.42	\$75.81	\$88.62
\$800	\$69,333	\$61.29	\$61.29	\$58.71	\$46.89	\$47.26	\$51.32	\$60.18	\$80.86	\$94.52
\$900	\$78,000	\$68.95	\$68.95	\$66.05	\$52.75	\$53.17	\$57.74	\$67.71	\$90.97	\$106.34
\$1,000	\$86,667	\$76.62	\$76.62	\$73.38	\$58.62	\$59.08	\$64.15	\$75.23	\$101.08	\$118.15
\$1,100	\$95,333	\$84.28	\$84.28	\$80.72	\$64.48	\$64.98	\$70.57	\$82.75	\$111.18	\$129.97
\$1,200	\$104,000	\$91.94	\$91.94	\$88.06	\$70.34	\$70.89	\$76.98	\$90.28	\$121.29	\$141.78
\$1,300	\$112,667	\$99.60	\$99.60	\$95.40	\$76.20	\$76.80	\$83.40	\$97.80	\$131.40	\$153.60
\$1,400	\$121,333	\$107.26	\$107.26	\$102.74	\$82.06	\$82.71	\$89.82	\$105.32	\$141.51	\$165.42
\$1,500	\$130,000	\$114.92	\$114.92	\$110.08	\$87.92	\$88.62	\$96.23	\$112.85	\$151.62	\$177.23

Refer to the Voya Employee Benefits product brochures, certificates of coverage and any riders for a complete list of coverage, along with provisions, exclusions & limitations. Insurance products are issued by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya family of companies. Voya Employee Benefits is a division of ReliaStar Life Insurance Company. All coverage is subject to the terms & conditions of the group policy. Product availability and specific provisions may vary by state.