

# Short Term Disability Income Insurance

Explore Your Benefits & Costs



Group Name:

1st Source Employee Management, Inc.  
Option 2: 26 Weeks Benefit Duration

**Life doesn't stop when you're unable to work.** If a maternity leave, planned surgery, or unexpected illness 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:



Guaranteed Issue Coverage



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.<sup>1</sup> Help keep a portion of your income protected with the Short Term Disability Income Insurance that's available to you through your employer.

<sup>1</sup> "Marketing Ends Meet in 2022," Consumer Financial Protection Bureau, 2022.

ReliaStar Life Insurance Company.  
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# Choose coverage to fit your needs

With Short Term Disability Income Insurance, you'll still be able to replace a portion of your income if a disabling illness or injury prevents you from working. When you become disabled, you must complete a waiting period before benefits are payable (Learn more in the "Waiting Period" section below). When benefit payments begin, here's how much you'll receive:

Coverage Amount
60% of your weekly earnings (\$100 minimum weekly benefit/\$1,500 maximum weekly benefit)

 <b>Waiting period</b>	<b>Waiting period</b> <ul style="list-style-type: none"><li>• The benefit waiting period for a disability caused by an accidental injury is 0 days</li><li>• The benefit waiting period for a disability caused by a sickness is 7 days</li></ul>
 <b>How long benefit payments last</b>	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.

# How much does it cost?

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

Use the chart below to find your monthly cost, based on the amount of coverage you'd like to elect. You can elect up to 60% of your basic weekly earnings. (Your "basic weekly earnings" are the weekly salary or wage you receive from your employer, not including commissions, bonuses, overtime pay, any other extra compensation, or income received from sources other than your Employer).

## 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.

\*\*The length of the pre-existing condition "limitation" period and "look-back" period may vary for your employer's plan. Contact your employer for details.

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 ICC19 RL-STD-POL-19; RL-STD-POL-20.

#### **VOL-STD**

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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 - 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.