



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:
Shelby County Government

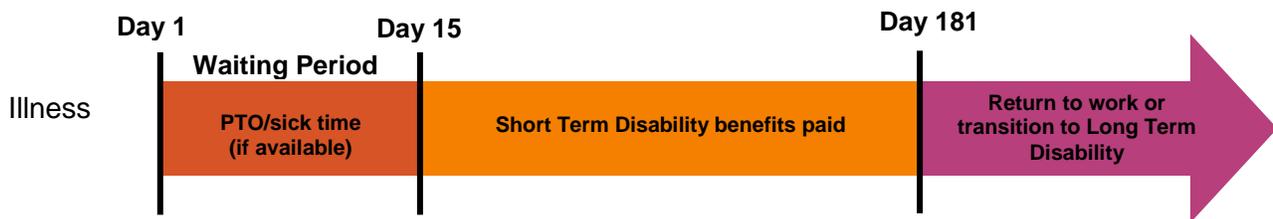
What is Group Short Term Disability Income Insurance?

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 26 weeks.

When you become disabled, you must complete a waiting period before benefits are payable. During the waiting period, you may use your available paid time off 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 14 days.
- If you are a late enrollee the waiting period is 60 days for the first 12 months of coverage for both accident and sickness. After you are insured for the first 12 months, the waiting period is 14 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 employees working 20+ hours per week.

What amount of coverage am I eligible for?

Eligible employees may elect a level of coverage from these options:

- 50% of weekly earnings with a minimum weekly benefit of \$25 and a maximum weekly benefit of \$1,500.
- 60% of weekly earnings with a minimum weekly benefit of \$25 and a maximum weekly benefit of \$1,500.

What are some common causes of a disability?

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

What does my Short Term Disability Income Insurance include?

The benefits listed below are included with your short 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.

[Click here to enter text.](#)

- **Waiver of Premium:** While you are receiving benefits from us, we will waive your insurance premiums.

How much does Short Term Disability Income Insurance cost?

Short Term Disability (Weekly) Income Rates

Coverage	Your Contribution per \$ 10 of Benefit
50% of Basic Weekly Earnings	\$0.393
60% of Basic Weekly Earnings	\$0.418

Your contributions are deducted on a post-tax basis.

Use the steps below to calculate your premium payments:

Step 1: Divide your eligible annual earnings by 52

Step 2: Multiple that figure by the benefit percentage (50% or 60%). This gives you your weekly benefit amount.

Note: If your calculated weekly benefit is more than the maximum weekly benefit of \$1,500, use the maximum weekly benefit of \$1,500 to continue the calculations in step 3.

Step 3: Divide your weekly benefit amount by 10

Step 4: Multiple that figure by the applicable rate

The final figure will be your cost per month

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

New Hires

- You do not need to provide evidence of insurability to be covered.
- You may elect up to a 60% weekly income benefit without providing evidence of insurability.

January 1, 2016 Enrollment

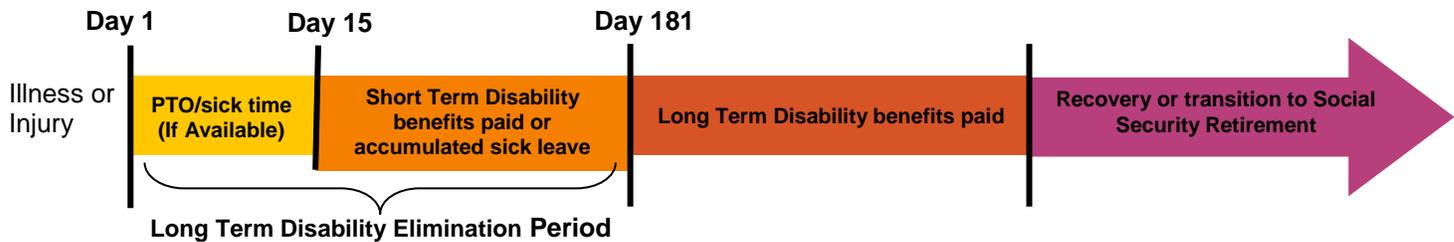
- If you have current coverage, you may elect to increase your coverage up to a 60% weekly income benefit during the current enrollment period without providing evidence of insurability.
- If you are a late enrollee, you can enroll without evidence of insurability; however, the waiting period will be 60 days for the first 12 months of coverage. After you are insured for 12 months, the waiting period is 14 days.

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

Age When Disability Begins	Maximum Period of Payment
Less than 61	60 months
61	48 months
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 and over	12 months

When you become disabled, you must complete an elimination period meaning that you are absent from work due to the same disability for 180 consecutive days within 210 calendar 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. During the elimination period, you may use your available paid time off and/or sick time.



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?

All active employees working 20+ hours per week.

What amount of coverage am I eligible for?

Your employer provides you with Long Term Disability Income Insurance of 60% of monthly earnings for up to 5 years with a maximum monthly benefit of \$7,500. This insurance is provided at no cost to you.

The minimum monthly benefit is \$100.

What are some common causes of disability?

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

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.
- **Workplace Modification:** Modifications may be made to your workplace in order to help you return to work.
- **Conversion:** If you leave your job, you may be eligible to convert long term disability coverage and pay premiums to the insurer directly.
- **Social Security Disability Income (SSDI) filing assistance:** When appropriate, experts will help you file for SSDI benefits, which can be a very difficult process.
- **Survivor Benefit:** If you pass away while receiving disability benefits, we may pay your eligible survivor a lump sum benefit equal to six times your monthly payment.

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 decisions points the Social Security Administration uses to determine if you meet their definition of disability is whether your disability is expected to at least a year or result in your death. Disability Insurance can provide benefits while you wait for SSDI to be approved.

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

Short and Long Term Disability coverage provide financial protection for different periods of time. Short Term Disability Insurance 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.

Exclusions and Limitations

Short Term Disability Income Insurance Exclusions and Limitations*

We won't pay benefits 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.

We won't pay benefits 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.

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.

Long Term Disability Income Insurance Exclusions and Limitations*

We won't pay benefits if your disability is caused by, contributed to or resulting from your:

- Loss of a professional or occupational license or certification
- 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
- Commission of a crime for which you have been convicted
- Elective surgery, except when required for your appropriate care as a result of your injury or sickness
- Traveling or flying on an aircraft operated by or under the authority of military or any aircraft being used for experimental purposes

We won't pay benefits if your disability begins in the first 12 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 3 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 12 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.

Who do I contact with questions?

For more information, please call the Voya Employee Benefits Customer Service Team at (800) 955-7736.

Note that all benefits are subject to change.

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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