



Understanding

Group Voluntary Short-Term Disability
(STD) Income Insurance

EMPLOYEE BENEFITS



Issued by ReliaStar Life Insurance Company, a member of ING.

Your future. Made easier.®

Safe, Simple, and Secure.

Helping provide security for your family.

About Group Voluntary Short-Term Disability (STD)

A disabling illness or injury may be more common than you might think. Being disabled could involve an illness (such as heart disease, cancer or arthritis) or an injury (such as back sprains, tendonitis, carpal tunnel syndrome and more). In other words, anything that keeps you from being able to do the essential duties of your occupation.

If you do become disabled (as defined in the policy) and unable to work due to illness or injury for a period of time, Group Voluntary STD provides weekly income benefits after the policy's waiting period has been met. At the same time, the insurance company works closely with you and your physicians during recovery, monitoring your recovery and assisting with your transition back to work.



Disability Income insurance provides benefits to replace a portion of your income if you have an illness or injury and are unable to work for a period of time.

Group Voluntary STD

Group Voluntary STD can help you:

- **Protect your income:** Your family depends on your income. Group Voluntary STD helps maintain a portion of your income.
- **Fill the gap between your income and expenses:** A disability could create additional expenses related to your recovery that may not be covered by your health insurance. Group Voluntary STD helps you address those expenses.
- **Maintain your quality of life:** The goal throughout the recovery process is not only to manage your disabilities but also to capitalize on your abilities and help you return to work and life as quickly and confidently as possible.

How much Group Voluntary STD coverage do you need?

If you become disabled, you could face a serious gap between your expenses and your income. Group Voluntary STD can help fill this gap. Please take the time to assess your current financial security needs and answer the following:

- **Your lifestyle:** Will your current savings and resources cover your expenses? Will you be able to make your current mortgage or rent payments? Will you be able to pay your credit cards and other living expenses?

- **Your family:** Do you have a family, parent or others that rely on your income? Do you live alone and have no one to help you financially if you become disabled?
- **Your work expenses:** Are there expenses, such as commuting or wardrobe, that will be reduced or eliminated if you are not working?
- **Your medical expenses:** What new expenses might be added to your budget? How will you pay the costs related to your disability that aren't covered by your health plan?
- **Other personal needs:** What other expenses might you anticipate?

Group Voluntary STD coverage special features

- **Exceptional customer service:** Knowledgeable service representatives and courteous claims professionals are available to answer your questions and address your needs.
- **Easy enrollment:** Enrollment is made easy through clear and simple enrollment forms. You can also examine the provided rate information to determine the cost of the coverage you desire.
- **Convenient payroll deduction:** Premiums are automatically deducted from your paycheck.

Disability income insurance products and services provided by ReliaStar Life Insurance Company. Please refer to your certificate booklet for all terms, conditions, benefits, limitations and exclusions. Policy form # HP08GP (may vary by state).

Limitations*

Other Income Offsets

Other Income that you receive or are entitled to receive during your period of disability will be subtracted from the benefit amount you would otherwise receive. Other Income includes, but is not limited to: any type of income replacement benefits provided by your employer; unemployment benefits; earnings you receive working for your employer or another employer; Workers' Compensation benefits or benefits from similar programs; automobile liability insurance benefits; disability benefits payable under any group disability, life or accident plan through an employer, union or other organization; judgments or settlements you receive related to disability; disability or retirement benefits under Social Security or other state or federal plans; and disability or certain retirement benefits provided under your employer's retirement plan.

Other Income does not include:

Retirement benefits attributable to employee contributions; certain retirement or disability benefits from a past employer; benefits paid by a creditor disability plan; income from profit sharing plans and similar payments; payments from an IRS defined retirement plan; certain Social Security benefits if your disability begins after age 70; and a cost of living increase to any Other Income benefit.

GROUP VOLUNTARY SHORT-TERM DISABILITY (STD) INCOME INSURANCE

Exclusions*

No benefits are payable for disabilities resulting from:

- sickness or accidental 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 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; or
- sickness or accidental injury arising out of or in the course of work for pay, profit or gain.

No benefits are payable during 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.

No additional benefits are payable for disability caused by both sickness and accidental injury, or by more than one sickness or accidental injury.

Pre-Existing Condition Exclusion

Benefits are not payable if your disability is due to a pre-existing condition, and you became disabled during the first 12 months your coverage or increased coverage is in effect. A pre-existing condition means a sickness or accidental injury for which, during the 12 months immediately before the effective date of your coverage or increased coverage, you did one or more of these:

- received medical treatment, care, service or advice,
- took prescribed drugs or had medications prescribed,
- experienced related or resulting symptoms or aggravations which would be a reasonable cause for an ordinarily prudent person to seek diagnosis, care or treatment from a doctor or health care facility.

* This Brochure is a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions. Limitations and exclusions will vary by state and by your employer's benefit plan.

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