



## Group Short-Term Disability Income Insurance Benefits at a Glance

For the employees of:  
Bickford Senior Living Group, LLC



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

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## 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.

When you become disabled you must complete a 14 day waiting period before benefits are payable.



## 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

## 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:

- 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 at least 16 hours per week.

## What amount of coverage am I eligible for?

- Eligible employees may elect coverage of 60% of weekly earnings for up to 13 weeks with a minimum weekly benefit of \$25 and a maximum weekly benefit of \$1,154.

## What does my Short Term Disability Income Insurance include?

The benefits listed below are included with your Short 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.
- **Waiver of Premium:** While you are receiving benefits from us, we will waive your insurance premiums.

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## How much does Short Term Disability Income Insurance cost?

Rates shown are guaranteed until: 06/30/2020

The cost is calculated based on your age on July 1<sup>st</sup> at the start of the plan's policy year.

Age	Rates per \$10 of weekly benefit
Under 24	\$1.09
25 – 29	\$1.27
30 – 34	\$1.29
35 – 39	\$0.99
40 – 44	\$0.85
45 – 49	\$0.88
50 – 54	\$0.99
55 – 59	\$1.17
60 – 64	\$1.38
65 – 69	\$1.60
70+	\$1.67

Your eligible annual earnings are the salary or wage you receive from your employer. It does not include bonuses, commissions or overtime pay.

**Step 1:** Divide your eligible annual earnings by 52.

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

**Note:** If your calculated weekly benefit is more than the maximum weekly benefit of \$1,154, use the maximum weekly benefit of \$1,154 to continue the calculations in step 3.

**Step 3:** Divide your weekly benefit amount by 10.

**Step 4:** Multiple that figure by the rate appropriate for your age band.

The final figure will be your cost per month. Divide that number by 2 to get your semi-monthly payroll deduction.

Your contributions are deducted on a post-tax basis.

## 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.

### Late Entrants

- When evidence of insurability is required, the insurance company will need to approve it before coverage becomes effective.

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## Who do I contact with questions?

For more information contact your Benefit Communication Administrator at 1-877-221-6117 or you can contact the Voya Employee Benefits Customer Service Team at (800)955-7736.

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<sup>®</sup> family of companies. Policy form HP08GP and/or HP13GP (may vary by state).

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