Long Term Disability Income Insurance

Explore Your Benefits & Costs

Group Name: Douglas County Nebraska
Group Number: 69654-4

It can take time to recover from a disabling illness or injury. When that time extends past just a few short weeks or months, **Long Term Disability Income Insurance can help.** This document includes cost and coverage information about Long Term Disability Income Insurance. As you explore, keep in mind:

- No medical questions or tests are required for coverage
- Group pricing makes coverage more cost-effective
- Work with your own dedicated claim analyst throughout your leave

The probability of becoming disabled between age 20 and normal retirement age is 25 percent.[1] Help to keep a portion of your income protected with the Long-Term Disability Income Insurance that's available through your employer.

[1] 2022 OASDI Trustees Report, Social Security Administration, 2022

Get basic coverage at no cost

Your employer is providing basic Long Term Disability Income Insurance at no cost to you. This means that if a disabling illness or injury prevents you from working, you'll still be able to replace a portion of your income.

Coverage Amount
70% of your monthly earnings to a maximum benefit of $7,500 per month $50 minimum per month

Waiting period

Waiting period: 180 consecutive days within 360 calendar days.

Any days that you are able to work after the start of your disability will not count toward your waiting (elimination) period. You may use your available vacation during this waiting period.

Evidence of Insurability (health questions)

You do not need to provide evidence of insurability to be covered.

How long benefit payments last

Long Term Disability Income benefits are available until you recover from your disability, or until you reach the maximum period of payment listed below.

For a disability which starts on or after you reach age 60, the maximum period of payment will be determined according to the following table:

Age when Disability begins	Maximum period of payment
Less than 60	To age 65, but not less than 5 years
60	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

What else is included?

The Long Term Disability Income Insurance available through your employer includes the following additional benefits. For a complete description of your available benefits, along with applicable provisions, exclusions and limitations, see your certificate of insurance and any riders.

Maintain coverage at no cost	**Waiver of Premium** While you're receiving Long Term Disability Income Insurance benefits from us, you won't need to pay premiums.
Leave a benefit behind for a loved one	**Survivor Benefit** If you pass away while receiving Disability benefits, we may pay your eligible survivor a lump-sum benefit equal to three times your monthly payment.
Prepare for a return to work	**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

Exclusions & Limitations

Benefits are not payable if your disability is caused by, contributed to or resulting from:

- 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

Pre-existing conditions: A pre-existing condition is a sickness, injury or physical condition that led to medical treatment, consultation, care or services (including diagnostic measures) during the 3 months period before your coverage effective date. Benefits are not payable if your disability begins in the first 12 months after your coverage effective date, and your disability is caused by, contributed by, or the result of a pre-existing condition.

Your benefits may be limited to a shorter time period, such as 24 months during your lifetime, if:

- The disability is due to a mental illness, alcoholism or drug abuse.
- The disability is due to a special condition as defined in the certificate, such as fibromyalgia or chronic fatigue syndrome.

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.

Questions?

For more information, please call Denise Thomas at (402) 444-6533 or Colleen Fredrickson at (402) 444-6099 or go to https://presents.voya.com/EBRC/douglascounty

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 (Minneapolis, MN), a member of the Voya® family of companies. Policy form HP08GP and/or HP13GP (may vary by state).

GRP-LTD

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