

Group Disability Income Insurance

Benefits at a Glance

Protection that provides benefits and access to expert resources during a difficult time.

For the managers in California: Mizuho OSI

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.

What are some common causes of disability?

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

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 California management employees working 30+ hours per week.

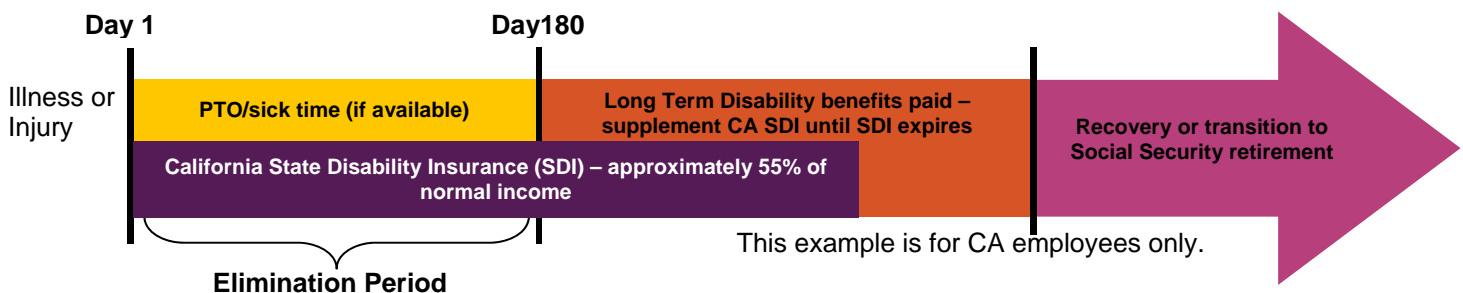
What amount of coverage am I eligible for?

Your employer provides you with Long Term Disability Income Insurance of 60% of monthly earnings with a maximum monthly benefit of \$10,000. This insurance is provided at no cost to you.

The minimum monthly benefit is the greater of \$100 or 10% of your gross monthly benefit.

What is the elimination period?

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 365 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. You may be eligible for Short Term Disability payments during this time and/or sick time.



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How long will I receive benefits?

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

For a disability which begins before you reach age 60, the Maximum Period of Payment will be until the Social Security Normal Retirement Age (SSNRA), as shown in the following table:

Year of Birth	Social Security Retirement Age (SSNRA)*
Before 1938	65 years
1938	65 years and 2 months
1939	65 years and 4 months
1940	65 years and 6 months
1941	65 years and 8 months
1942	65 years and 10 months
1943-1954	66 years
1955	66 years and 2 months
1956	66 years and 4 months
1957	66 years and 6 months
1958	66 years and 8 months
1959	66 years and 10 months
After 1959	67 years

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
60	60 months or to SSNRA*, whichever is greater
61	48 months or to SSNRA*, whichever is greater
62	42 months or to SSNRA*, whichever is greater
63	36 months or to SSNRA*, whichever is greater
64	30 months or to SSNRA*, whichever is greater
65	24 months
66	21 months
67	18 months
68	15 months
69 and over	12 months

*Age at which you are entitled to unreduced Social Security Benefits based on the Social Security Amendments of 1983.

What does my Long Term Disability Income Insurance include?

The benefits listed below are included with your Long 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. If applicable, we will provide you with a written plan developed specifically for you.
- **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 three times your monthly payment.

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

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

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

This is a summary of benefits only.

- A complete description of Short Term Disability Income coverage will be provided in the plan documents. ReliaStar Life Insurance Company, a member of the Voya® family of companies, provides only administrative services for self-funded short term disability income plans.
- A complete description of Long Term Disability Income Insurance 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. Long Term Disability Income Insurance is underwritten by ReliaStar Life Insurance Company, a member of the Voya® family of companies. Policy form HP08GP or HP13GP (may vary by state).

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