

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: Public Risk Innovation, Solutions and Management (PRISM) County of Stanislaus, Account 050

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.

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 25+ 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 \$6,000. This insurance is provided at no cost to you.

The minimum monthly benefit is the greater of \$100 or 15% 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 360 consecutive 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.

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.

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

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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.
- **Conversion:** If you leave your job, you may be eligible to convert long term disability coverage and pay premiums to the insurer directly.
- **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.

Who do I contact with questions?

For more information, contact your human resource representative.

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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