



Group Disability Income Insurance Benefits at a Glance

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

For the employees of: Palomar Community College



ReliaStar Life Insurance Company, a member of the Voya[®] family of companies.

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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 full time active employees and permanent part time employees who are certificated employees under the STRS plan, full time or part time non-certificated employees, working 20 hours or more per week.

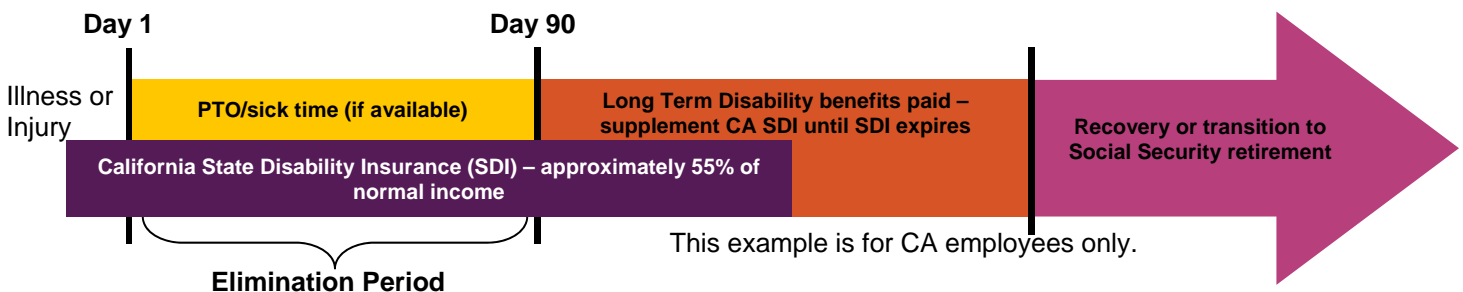
What amount of coverage am I eligible for?

Your employer provides you with Long Term Disability Income Insurance of 66 2/3% of monthly earnings with a maximum monthly benefit of \$7,500. 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 90 consecutive days within 180 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. During the elimination period, you may use your available vacation 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.

Meet Tom

Tom and his wife, Kelly, lived a busy life filled with work and taking care of their two children. At the age of 52, Tom was diagnosed with multiple sclerosis. At first his symptoms were mild but as the disease progressed, Tom was no longer able to work. Fortunately, Tom had purchased Long Term Disability Income Insurance through his employer, which provided him with benefits to replace 50% of his regular pay while he was unable to work. This allowed the family to stay in their home and helped pay their everyday expenses, while coping with Tom's declining health.

\$0	Tom's monthly income during disability
-\$1,100	Monthly mortgage payment
-\$350	Utilities
-\$600	Monthly grocery expenses
-\$400	Medical expenses
-\$200	Other (insurance, gas, entertainment, etc.)
-\$2,650	Monthly expense deficit
+\$1,200	Social Security Disability monthly benefit

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+\$1,400 **Tom's monthly Long Term Disability benefit** (66 2/3% of his normal pay, minus Social Security Benefit)
\$50 Left over for unexpected expenses or savings

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.

Who do I contact with questions?

For more information, contact your human resource team at benefits@palomar.edu or 760-744-1150 x2889 or x3053.

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).

CN0205-21867-0217

Palomar Community College, Group #70654-0, Acct #001 Date Prepared: 8/3/2018

172504-03/01/2016

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