

Enhanced Voluntary Short Term Disability Income Insurance

Enrollment at a glance

For the employees of: Columbus City Schools, 702153

What is Enhanced Voluntary Short Term Disability Income Insurance?

Enhanced Voluntary 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. This coverage is intended to provide financial protection for a disability lasting just a few weeks.

How can Disability benefits be used?

You may use this money however you would like. Below are a few examples of how your Enhanced Voluntary Short Term Disability benefits could be used, depending on how much coverage you have:

- Everyday expenses, such as groceries, utilities, house payments and car payments
- Medical bills and recovery expenses
- Support services during your recovery

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

Eligibility & coverage	
Who is eligible?	All active employees working 20+ hours per week.
What amount of coverage am I eligible for?	You may elect coverage of \$100-1,400 (the Weekly Income Benefit) in \$100 increments, not to exceed 60% of your basic weekly earnings. Minimum Weekly Income Benefit = \$100 after other income offsets Maximum Weekly Income Benefit = \$1,400 Maximum Benefit Period = 26 weeks
What is the waiting period?	If you become disabled, you must complete a waiting period before Weekly Income Benefits are payable. Benefit Waiting Period for Disability caused by accidental injury= 14 days Benefit Waiting Period for Disability caused by sickness = 14 days

Meet Tara

Tara worked full-time to support her active daughter, Claire. One cold evening while walking to her car after work, Tara slipped and fell on a patch of ice, causing her to strain her back, which left her unable to do her job. Tara had no other sources of income or Disability benefits outside of her coverage through work. Fortunately, Tara had purchased Enhanced Voluntary Short Term Disability Income Insurance through her employer, which provided her with a weekly benefit of \$600 while she was unable to work. This helped reduce the potential financial strain Tara would have faced without this insurance. Seven weeks later, Tara's back had healed and she was able to return to work.

\$0 Tara's income while on disability
-\$900 Monthly rent

-\$310	Utilities
-\$400	Monthly grocery expense
-\$300	Car payment
-\$320	Other (insurance, gas, entertainment, etc.)
-\$2,230	Monthly expense deficit
+\$2,400	Tara's monthly Short Term Disability payments (weekly benefit x 4)
\$170	Left over for unexpected expenses or savings

How much does Enhanced Voluntary Short Term Disability Income Insurance cost?

Rates shown are guaranteed until: 01/01/2022. Your premiums are deducted on a post-tax basis.

The cost is calculated based on your age at the start of the plan's current policy year.

Short Term Disability Income rates	
Age	Monthly rate per \$10 of weekly benefit
Under 50	\$.667
50-54	\$.827
55-69	\$.915
70+	\$.889

Use the steps below to calculate your monthly cost.

1. Enter your basic annual earnings.	
2. Divide your basic annual earnings by 52. This is your basic weekly earnings.	
3. Enter the maximum benefit percentage.	60%
4. Multiply the figure from Step 2 by the percentage in Step 3.	
5. Enter your elected weekly benefit amount (\$100 to \$1,400 in \$100 increments). Note: This amount cannot be more than the amount in Step 4.	
6. Divide the weekly benefit amount in Step 5 by 10.	
7. Enter your Short Term Disability rate from the table above.	
8. Multiply the result in Step 6 by the rate in Step 7. This is your monthly premium .	

Note: Your weekly benefit cannot exceed 60% of your basic weekly earnings. Basic weekly earnings means the weekly salary or wage you receive from your employer. It does not include bonuses, commissions or overtime pay.

What is the claims process like?

Work and income are an integral part of life. That's why we keep our focus on returning employees to work whenever possible and when not, providing benefits to help replace income. With a focus on personalized support, we provide you with a streamlined claims experience, including:

1. Flexible claim submissions process.

Submit claims online, telephonically or via paper submission.

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2. We assign a dedicated Claim Analyst.

Dealing with a disability is difficult and stressful, which is why you are assigned a specific Claim Analyst to work with throughout the entire claim process.

3. We talk to you...

- within two days of claim receipt about what is happening in your life and how the claim process works.
- to explain the claim decision and what it means, whether we approve or deny, so you know what to expect.
- before you return to work about what to expect and what happens if you need to file another Disability claim for the same reason.

4. We proactively reach out to your medical providers.

We call your treating medical providers to gather the required information to help speed up the claims decision and alleviate the burden from you.

5. We can offer expert resources.

When the time is right, we offer access to the following expert resources:

- Vocational support services
- Worksite modifications
- Clinical resource support
- Training and education programs

Why should I enroll through my employer?

- You won't need to provide health information to enroll during your initial eligibility period or any scheduled annual enrollment period in the future.
- Insurance premiums are deducted from your paycheck.
- We will waive your premiums while you are receiving Disability benefits from us.
- The cost of group disability income coverage through your employer is usually much lower than an individual disability policy.

Are there any exclusions or limitations?*

Benefits are not payable if your disability results from any of the following:

- Sickness or injury which occurs in any armed conflict, whether declared as war or not, involving any country or government.
- Sickness or injury which occurs while you are on military service for any country or government.
- Intentionally self-inflicted injury or illness, whether you are sane or insane.
- Injury which occurs when you commit or attempt to commit a felony.
- Injury suffered in a fight in which you are the aggressor.
- Sickness or injury due to cosmetic or reconstructive surgery, except for surgery necessary to correct a deformity caused by sickness or accidental injury.

Benefits are not payable for the portion of any period of Disability that you are confined in a penal or correctional institution as a result of conviction for a criminal or other public offense.

Benefits are not payable if your disability is due to a pre-existing condition and you became disabled during the first 12 months your insurance is in effect. A pre-existing condition is a sickness or accidental injury for which, during the 3 months immediately before the effective date of your insurance or increased amount of insurance, you did one or more of the following: received medical treatment, care, services or advice; or took prescribed drugs; or had medications prescribed.

Even though you may experience multiple reasons for your disability, only one Disability benefit is payable at any given time.

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Your benefits will be reduced by other 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.



For more information please call BenTec Customer Service at (800) 735-0080

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. Short Term Disability Income Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy form HP08GP (may vary by state).

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