

Enrollment at a glance

A guide to your plan basics

Alliance of Schools of Cooperative Insurance Programs Account 0021: State Center CCD For New Hires

**Taking advantage of insurance offered at the workplace just makes sense.
It's convenient and affordable.**

Disability Income coverage provides benefits to replace a portion of your lost income if you have a sickness or injury and are unable to work. **Long Term (Monthly) Income Benefits** help provide you financial support that will fill the gap between expenses and income for an extended period of disability.

Long Term Disability (Monthly) Income Benefits	
For You	You can elect to replace 60% of your eligible income during disability following a waiting period.
Benefits	<ul style="list-style-type: none"> • Minimum Benefit = the greater of \$100 or 10% of the gross monthly benefit • Maximum Benefit = \$5,000 • Elimination Period = 90 days
Eligibility	All active employees working 20+ hours per week hired on or after 9/1/2013.
Coverage Available without Health Questions	This coverage is offered to you without having to answer questions related to your health if you elect it during the initial eligibility period.
Proof of Good Health	If you elect coverage more than 31 days after you are first eligible then you must wait until the next annual enrollment period and provide evidence of insurability subject to approval by ReliaStar Life.
Refer to the additional information for Exclusions, Limitations and Offsets that apply to this coverage. Note that all benefits are subject to change.	

Maximum Period of Payment	Age at Disability	Maximum Benefit Period
	Less than age 61.....	to your normal retirement age,* but not less than 60 months
	61 but less than 62.....	to your normal retirement age,* but not less than 48 months
	62 but less than 63.....	to your normal retirement age,* but not less than 42 months
	63 but less than 64.....	to your normal retirement age,* but not less than 36 months
	64 but less than 65.....	to your normal retirement age,* but not less than 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	
*Your normal retirement age is your retirement age under the Social Security Act where retirement age depends on your year of birth, as follows:		
Year of Birth	Social Security Retirement Age	
Before 1938	65	
1938	65 and 2 months	
1939	65 and 4 months	
1940	65 and 6 months	
1941	65 and 8 months	
1942	65 and 10 months	
1943-1954	66	
1955	66 and 2 months	
1956	66 and 4 months	
1957	66 and 6 months	
1958	66 and 8 months	
1959	66 and 10 months	
After 1959	67	

Disability Income Rate Information

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

Long Term Disability (Monthly) Income Rates	
Age	60% Benefit Your Contribution per \$100 of Benefit
Under 25	\$0.10
25-29	\$0.14
30-34	\$0.20
35-39	\$0.29
40-44	\$0.44
45-49	\$0.63
50-54	\$0.87
55-59	\$1.11
60-64	\$1.17
65-69	\$1.17
70+	\$1.17

Your contributions are deducted on a post-tax basis.

Long Term Disability Premium Calculator

Use the table below to calculate what you will pay for Long Term Disability Income Benefits coverage.

Monthly Disability Income Coverage Table		
Divide your Base Yearly Earnings by 12. <i>Example: For \$50,000 of coverage enter \$4,166.67</i>	\$	(a)
Benefit Percentage:	60%	(b)
Multiply (a) times (b)	\$	(c)
Take the lesser of figure in (c) or the Maximum Monthly Benefit of \$5,000 and divide by 100.		(d)
Enter Long Term Disability Income Rate (from table) based on your age	\$	(e)
Multiply (d) times (e)	\$	
The final figure will be the monthly cost.		

Offsets, Limitations and Exclusions

Other Income Offsets

Other Income that you receive or are entitled to receive during your period of disability will be subtracted from the benefit amount you would otherwise receive. Other Income includes, but is not limited to: any type of income replacement benefits provided by your employer; unemployment benefits; earnings you receive working for your employer or another employer; Workers' Compensation benefits or benefits from similar programs; automobile liability insurance benefits; disability benefits payable under any group disability, life or accident plan through an employer, union or other organization; judgments or settlements you receive related to disability; disability or retirement benefits under Social Security or other state or federal plans; and disability or certain retirement benefits provided under your employer's retirement plan.

Other Income does not include: Retirement benefits attributable to employee contributions; certain retirement or disability benefits from a past employer; benefits paid by a creditor disability plan; income from profit sharing plans and similar payments; payments from an IRS defined retirement plan; certain Social Security benefits if your disability begins after age 70; and a cost of living increase to any Other Income benefit.

Exclusions

No benefits are payable for disabilities resulting from:

- sickness or accidental 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 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;

No benefits are payable during 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.

No additional benefits are payable for disability caused by both sickness and accidental injury, or by more than one sickness or accidental injury.

Pre-Existing Condition Exclusion

Benefits are not payable if your disability is due to a pre-existing condition, and you became disabled during the first 12 months your coverage or increased coverage is in effect. A pre-existing condition means a sickness or accidental injury for which, during the 24 months immediately before the effective date of your coverage or increased coverage, you did one or more of these:

- received medical treatment, care, service or advice,
- took prescribed drugs or had medications prescribed,
- experienced related or resulting symptoms or aggravations which would be a reasonable cause for an ordinarily prudent person to seek diagnosis, care or treatment from a doctor or health care facility.

This is a summary of benefits only. A complete description of benefits and limitations will be provided in the certificate of coverage, policy form HP08GP (may vary by state). Underwritten by ReliaStar Life Insurance Company, a member of the Voya™ family of companies.

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