# Premier Disability Income Insurance

## A Supplemental Disability Program for Use with California Situs Groups

**EMPLOYEE BENEFITS**

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Your future. Made easier.®

Issued by ReliaStar Life Insurance Company, a member of ING.

# Did you need your last paycheck?

**The income you earn helps pay for:**

- **Your home**
- **Your transportation**
- **Your family's education**
- **Your savings**

**and many other day-to-day expenses. Premier Disability Income insurance can help provide the protection you need for you and your family.**

In the last ten minutes, 490 Americans became disabled.[1]

In the U.S., a disabling injury occurs every second and a fatal injury occurs every 4 minutes.[2]

## Why Disability Income Insurance?

The coverage that the Premier Disability Income program provides can be tailored by you to meet your individual needs. The premium you pay is based on the total monthly benefit you select, your age and the coverage type chosen by your employer.

## Affordable, Easy, Convenient

You can apply for Premier Disability coverage by answering a few simple questions.* You can choose the monthly benefit amount (up to income replacement guidelines) that fits your budget as well as your needs.

The convenience of payroll deduction makes it easy to pay for your coverage.

A very real concern among people who work for a living is the need to protect their income during periods of prolonged sickness or injury. Disability Income insurance helps replace a portion of your income if you experience a disability. Think of all the things your income makes possible.

## About Your Benefits

### Benefit Duration

Benefits are paid directly to you while you are disabled, up to the maximum benefit period.

### Waiver of Premium

After the initial premium, no premium is due if you become totally disabled and receive a monthly benefit. When you are no longer eligible to receive monthly benefits, premiums must be paid when due.

### Residual Disability Benefits

If you return to work within 31 days after receiving total disability payments and are earning less than 80% of your pre-disability income, you may qualify for residual disability benefits. See your certificate for details and limitations.

### Who May Apply

During the initial enrollment period, this coverage is available to permanent, benefits-eligible employees who meet the hours-worked-per-week requirement and are actively at work for the enrollment. Premier Disability Income Insurance coverage is available only to employees.

### Benefit Payments

Disabilities lasting less than one month will be prorated. For California groups participating in the state disability plan, the maximum replaceable amount is 25% of basic monthly income. For California groups that don't participate in the state plan or for non-California worksites of California groups, the standard replaceable percentages of 40% and 60% are available.

The maximum benefit amount may be reduced due to deductible sources of income.

Disability Income benefits are contingent on proof of loss. In most cases this requires medical information from your health care provider.

### Elimination Period

The elimination period is the number of days of total disability that you must wait before you can receive benefits. The elimination period for all employees will be selected by your employer.

### Effective Date of Coverage

Premier Disability coverage starts on the latest of the following:

- The date the completed application is submitted to and accepted by ReliaStar Life Insurance Company;
- The date satisfactory evidence of insurability is received, if required; or
- The date the premium payment has been received.

You must be actively at work with your employer for the coverage to become effective.

### Delayed Certificate Effective Date

If you are not in active employment on the proposed effective date noted on your application because of a disability, the effective date of any initial, increased or additional insurance will be delayed. The coverage will start on the date that you return to active employment.

[1]National Safety Council, Injury Facts 2010 Edition
[2]Ibid.
*Varies by group, speak with an enroller, a licensed insurance producer for details.

## Limitations

### Deductible Sources of Income

Deductible sources of income are subtracted from the benefit amount you would otherwise receive. These include, but are not limited to:

1. The amount of any retirement benefits you receive under the United States Social Security Act or any similar state or federal government plan.
2. The amount of disability benefits under the United States Social Security Act or any similar state or federal government plan or act that you or your dependents or spouse receive. This does not include SDI, the California State Disability Insurance program.
3. The amount of benefits received from any pension plan.
4. The amount of benefits you receive under any occupational disease law or similar act.
5. The amount of temporary disability benefits you receive under a workers' compensation law.

### Pre-existing Conditions

A condition is considered to be a pre-existing condition if the disability begins in the first 12 months after the certificate effective date and you have received medical treatment, care, or services, including diagnostic measures, or have taken prescribed drugs or medicines in the 12 months just prior to your effective date of coverage.

There is no coverage for disabilities due to a pre-existing condition until you have been covered for 12 consecutive months under this policy. Any covered disability occurring after the first 12 months will be eligible for standard benefit payment amounts.

### Disabilities Due to Mental or Nervous Disorders

Disabilities due to mental or nervous disorders have a limited benefit period, up to 90 days in a 12 month period, following the satisfaction of the elimination period. In addition, the definition of mental or nervous disorders includes alcoholism and chemical dependency.

### Disabilities Occurring Outside the United States or Territories of the United States

If you become disabled outside the United States or territories of the United States, disability benefit payments will be limited to the lesser of two months or the maximum benefit period specified in your schedule of benefits. To continue to receive benefit payments, you must reside in the United States or a territory of the United States for the duration of that benefit period.

## Exclusions

The policy does not cover any loss which results from:

1. participation in a riot or insurrection;
2. the commission of or attempt to commit a felony or being engaged in an illegal occupation;
3. intentionally self-inflicted injury;
4. war or any act of war, whether declared or undeclared;
5. loss sustained or expenses incurred while on active duty as a member of the armed forces of any nation. However, we will refund, upon written notice of such service, any premium that has been accepted for any period not covered as a result of your exclusion.
6. elective or cosmetic surgery, unless due to an injury;
7. air travel, except as a fare-paying passenger on a commercial airline;
8. taking part in a sport or contest of speed, parachuting, or hang gliding;
9. any loss sustained or contracted in consequence of the person whose injury or sickness is the basis of claim being intoxicated or under the influence of any narcotic unless administered on the advice of a doctor.

This brochure is a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions. This certificate has exclusions and terms under which the certificate may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or ING Employee Benefits.

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