

Short Term Disability Income Insurance

Explore Your Benefits & Costs



Group Name: Recovery Management Corporation
dba Cargo Largo
Group Number: 739910

Life doesn't stop when you're unable to work. If a maternity leave, planned surgery, or unexpected illness or injury affect your income, **Short Term Disability Income Insurance** can help. This document includes cost and coverage information about Short Term Disability Income Insurance. As you explore, keep in mind:



Guaranteed Issue Coverage



Group pricing makes coverage more cost-effective



One dedicated claim analyst guides you throughout your leave

Without their main source of income, only 27 percent of U.S. households could cover expenses for more than six months, while 21 percent could cover expenses for less than two weeks.¹ Help keep a portion of your income protected with the Short Term Disability Income Insurance that's available to you through your employer.

¹ "Marketing Ends Meet in 2022," Consumer Financial Protection Bureau, 2022.

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Get basic coverage at no cost

Your employer is providing basic Short Term Disability Income Insurance to you at no cost to you. This means that if a disabling illness or injury prevents you from working, you'll still be able to replace a portion of your income.

When you become disabled, you must complete a waiting period before benefits are payable. Learn more about this and amount of coverage for which you are eligible below:

Coverage Amount
60% of your weekly earnings (\$25 minimum weekly benefit / \$600 maximum weekly benefit)

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 Waiting period	Waiting period If you become disabled, you must complete a waiting period before Weekly Income Benefits are payable. <ul style="list-style-type: none">• The benefit waiting period for a disability caused by an accidental injury is 14 days• The benefit waiting period for a disability caused by a sickness is 14 days
 How long benefit payments last	Short Term Disability Income Insurance is intended to replace income for a disability that lasts just a few weeks. The maximum amount of time that you're able to receive Short Term Disability benefit payments is 11 weeks.

Evidence of Insurability (health questions)

You do not need to provide evidence of insurability to be covered.

Exclusions and limitations

We won't pay benefits if your disability is caused by, contributed to by, or results from any of the following:

- Subject to the applicable law in the state where the Policy is delivered or issued for delivery, commission or attempt to commit a felony or illegal activity.
- Engaging in any illegal occupation, work, or employment.
- Operating a motorized vehicle while under the influence of alcohol as evidenced by a blood alcohol level at or in excess of the state legal intoxication limit as defined by the state law where the disability occurs.
- Intentionally self-inflicted harm.
- Attempted suicide, regardless of mental capacity.

- Participation in a war, declared or undeclared, or any act of war. An act of war is military activity by one or more national governments and does not include terrorist acts, other random acts of violence not perpetrated by you, or civil war or community faction.
- Active duty as a member of the armed forces of any nation. However, we will refund, upon written notice of such service, any Premium which has been accepted for any period not covered as a result of this exclusion.
- Active participation in a riot, insurrection, or terrorist activity, but not including civil commotion, disorder, injury as an innocent bystander, or injury because of self-defense.
- Subject to the applicable law in the state where the Policy is delivered or issued for delivery, voluntary intake of any narcotic or other controlled substance, unless the narcotic or controlled substance is taken under the direction of and as directed by a doctor.
- Cosmetic surgery except when required for your appropriate care as a result of your injury or sickness; cosmetic surgery shall not include (1) reconstructive surgery when the surgery is incidental to or follows surgery resulting from trauma, infection or other diseases of the involved part, (2) reconstructive surgery because of congenital disease or anomaly resulting in a functional defect and (3) surgery necessitated by gender dysphoria.

If your employer's plan covers only non-occupational injuries, then the following exclusion also applies:

- Occupational sickness or injury

We will not pay a benefit for any period of Disability during which you are incarcerated.

Your benefits may be reduced by other income you are eligible to receive while disabled.

*Limitations and exclusions will vary by state and by your employer's benefit plan.



Questions?

If you have additional questions before you enroll, please call:

- Voya Employee Benefits Customer Service at 800-955-7736
or go to <https://presents.voya.com/EBRC/cargolargo>

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 and/or HP13GP (may vary by state).

GRP-STD

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