Disability Income Insurance Summary for CSAC Excess Insurance Authority

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. Monthly Income Benefits help assure financial support that will fill the gap between expenses and income for an extended period of disability.

Program Basics

- Your employer provides a base amount of coverage to all eligible employees, which replaces a portion of your eligible income during disability following a waiting period.
- You have an opportunity to elect additional coverage. This Buy-up coverage is 100% employee paid.
- Group Disability Income Insurance is underwritten by ReliaStar Life Insurance Company, a member of the ING family of companies

Coverage Available

Weekly Income Benefits

Class 1: White Collar Employees

Benefit **Base**: 60% of your Basic Weekly Earnings
Benefit **Buy Up**: 66.67% of your Basic Weekly Earnings
Maximum Weekly Income Benefit **Base** = $600
Maximum Weekly Income Benefit **Buy Up** = $1,650
Minimum Weekly Income Benefit = $25
Waiting Period for Disability Caused by Accidental Injury = 30 days
Waiting Period for Disability Caused by Sickness = 30 days
Maximum Benefit Period = 22 weeks

Weekly Income Benefits

Class 2: All Other Employees

Benefit **Base**: 60% of your Basic Weekly Earnings
Benefit **Buy Up**: 66.67% of your Basic Weekly Earnings
Maximum Weekly Income Benefit **Base** = $600
Maximum Weekly Income Benefit **Buy Up** = $1,650
Minimum Weekly Income Benefit = $25
Waiting Period for Disability Caused by Accidental Injury = 60 days
Waiting Period for Disability Caused by Sickness = 60 days
Maximum Benefit Period = 18 weeks

You may apply for Weekly Income Benefits Buy-up without evidence of insurability if you if you elect it when initially eligible (within 31 days). If you apply after your initial eligibility period then you must provide evidence of insurability subject to approval by ReliaStar Life

Weekly Disability Income Buy Up Coverage Rate Information

Coverage	Your Contribution per $100 of covered payroll
66.67% of Basic Weekly Earnings	.07

Your contributions are deducted on a pre-tax basis.

Refer to the additional information for Exclusions, Limitations and Offsets that apply to this coverage. Note that all benefits are subject to change.

Coverage Available

All Benefit Eligible Employees

Monthly Income Benefits

Monthly Income Benefit **Base**: 60% of your Basic Monthly Earnings
Monthly Income Benefit **Buy Up**: 66.67% of your Basic Monthly Earnings
Maximum Monthly Income Benefit **Base**: = $2,500
Maximum Monthly Income Benefit **Buy Up**: = $7,000
Minimum Monthly Income Benefit = $100
Benefit Waiting Period = 180 days

Maximum Benefit Period:

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Age at Disability	Maximum Benefit Period
Less than age 61	to age 65
61 but less than 62	48 months
62 but less than 63	42 months
63 but less than 64	36 months
64 but less than 65	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

You may apply for Monthly Income Benefits Buy-up without evidence of insurability if you if you elect it when initially eligible (within 31 days). If you apply after your initial eligibility period then you must provide evidence of insurability subject to approval by ReliaStar Life

Monthly Disability Income Buy Up Coverage Rate Information

Coverage	Your Contribution per $100 of monthly covered salary
66.67% of Basic Monthly Earnings	.173

Your contributions are deducted on a pre-tax basis.

Refer to the additional information for Exclusions, Limitations and Offsets that apply to this coverage. Note that all benefits are subject to change.

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 ING family of companies.