

# Enrollment at a glance

## A guide to your plan basics

### CSAC Excess Insurance Authority City of Merced, Account 162

**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. **Short Term (Weekly) Income Benefits** help provide you and your family with financial support when a sickness or injury prevents you from working for a period of weeks. **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.

Short Term Disability (Weekly) Income Insurance Benefits Class 1: White Collar Employees	
<b>For You</b>	Your employer provides a base amount of coverage to all eligible employees, which replaces up to 60% of your eligible income during disability following a waiting period. You have the opportunity to elect additional coverage.
<b>Benefits</b>	<ul style="list-style-type: none"> <li>• Benefit Base: 60% of your Basic Weekly Earnings</li> <li>• Benefit Buy Up: 66.67% of your Basic Weekly Earnings</li> <li>• Maximum Weekly Income Benefit Base = \$600</li> <li>• Maximum Weekly Income Benefit Buy Up = \$1,650</li> <li>• Minimum Weekly Income Benefit = \$25</li> <li>• Benefit Waiting Period for Disability Caused by Accidental Injury= 30 days</li> <li>• Benefit Waiting Period for Disability Caused by Sickness = 30 days</li> <li>• Maximum Benefit Period = 22 weeks</li> </ul>

Short Term Disability (Weekly) Income Insurance Benefits Class 2: All Other Employees	
<b>For You</b>	Your employer provides a base amount of coverage to all eligible employees, which replaces up to 60% of your eligible income during disability following a waiting period. You have the opportunity to elect additional coverage.
<b>Benefits</b>	<ul style="list-style-type: none"> <li>• Benefit Base: 60% of your Basic Weekly Earnings</li> <li>• Benefit Buy Up: 66.67% of your Basic Weekly Earnings</li> <li>• Maximum Weekly Income Benefit Base = \$600</li> <li>• Maximum Weekly Income Benefit Buy Up = \$1,650</li> <li>• Minimum Weekly Income Benefit = \$25</li> <li>• Benefit Waiting Period for Disability Caused by Accidental Injury= 60 days</li> <li>• Benefit Waiting Period for Disability Caused by Sickness = 60 days</li> <li>• Maximum Benefit Period = 18 weeks</li> </ul>

### Long Term Disability (Monthly) Income Benefits

<b>For You</b>	Your employer provides a base amount of coverage to all eligible employees, which replaces up to 60% of your eligible income during disability following a waiting period. You have the opportunity to elect additional coverage.																						
<b>Benefits</b>	<ul style="list-style-type: none"> <li>• Monthly Income Benefit Base: 60% of your Basic Monthly Earnings</li> <li>• Monthly Income Benefit Buy Up: 66.67% of your Basic Monthly Earnings</li> <li>• Maximum Monthly Income Benefit Base = \$2,500</li> <li>• Maximum Monthly Income Benefit Buy Up = \$7,000</li> <li>• Minimum Monthly Income Benefit = \$100</li> <li>• Benefit Waiting Period = 180 days</li> </ul>																						
<b>Maximum Period of Payment</b>	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; width: 50%;"><b>Age at Disability</b></th> <th style="text-align: left; width: 50%;"><b>Maximum Benefit Period</b></th> </tr> </thead> <tbody> <tr> <td>Less than age 61.....</td> <td>to age 65</td> </tr> <tr> <td>61 but less than 62.....</td> <td>48 months</td> </tr> <tr> <td>62 but less than 63.....</td> <td>42 months</td> </tr> <tr> <td>63 but less than 64.....</td> <td>36 months</td> </tr> <tr> <td>64 but less than 65.....</td> <td>30 months</td> </tr> <tr> <td>65 but less than 66.....</td> <td>24 months</td> </tr> <tr> <td>66 but less than 67.....</td> <td>21 months</td> </tr> <tr> <td>67 but less than 68.....</td> <td>18 months</td> </tr> <tr> <td>68 but less than 69.....</td> <td>15 months</td> </tr> <tr> <td>69 and over.....</td> <td>12 months</td> </tr> </tbody> </table>	<b>Age at Disability</b>	<b>Maximum Benefit Period</b>	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
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### Short Term Disability (Weekly) and Long Term Disability (Monthly) Insurance Benefits

<b>Eligibility</b>	All active employees working 40+ hours per week.
<b>Coverage Available without Health Questions</b>	This coverage is offered to you without having to answer questions related to your health if you elect it during the initial eligibility period.
<b>Proof of Good Health</b>	If you elect coverage more than 31 days after you are first eligible then you must 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.	

## Disability Income Rate Information

### Short Term Disability (Weekly) Income Rates

Coverage	Your Contribution per \$10 of Benefit
66.67% of Basic Weekly Earnings	\$0.075

Your contributions are deducted on a pre-tax basis.

### Long Term Disability (Monthly) Income Rates

Coverage	Your Contribution per \$100 of monthly covered salary
66.67% of Basic Monthly Earnings	\$0.173

Your contributions are deducted on a pre-tax basis.

## 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;
- For Weekly Disability Income, sickness or accidental injury for which you have or had a right to payment under a workers' compensation or similar law; or
- For Weekly Disability Income, sickness or accidental injury arising out of or in the course of work for pay, profit or gain.

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 12 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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