

FREE Long Term Disability Income Insurance

Explore Your Benefits Provided by JCPS

Group Name: Jefferson County Public Schools
Group Number: 72280-4
Class: All Active Full Time Employees

It can take time to recover from a disabling illness or injury. When that time extends past just a few short weeks or months, **Long Term Disability Income Insurance can help.** This document includes coverage information about the Long Term Disability Income Insurance provided by JCPS. As you explore, keep in mind:



No medical questions or tests
are required for coverage



This coverage is automatic and
is provided at no cost to eligible
JCPS employees

More than one in four of today's 20-year-olds can expect to be out of work for at least a year because of a disabling condition before they reach retirement age.¹ Help to keep a portion of your income protected with the Long Term Disability Income Insurance that's provided by JCPS.

¹ Disability Awareness Survey, Council for Disability Awareness, 2019

ReliaStar Life Insurance Company
a member of the Voya® family of companies

Get basic long term disability coverage at no cost

Your employer is providing basic Long Term Disability Income Insurance 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.

Coverage Amount

66 2/3%
of your monthly earnings

Minimum Monthly Benefit

\$100 or **10%** of your gross monthly benefit, whichever is greater

Maximum Monthly Benefit

\$4,000



Waiting period

Waiting period: 45 consecutive working days or to the end of your accumulated sick leave bank, whichever is greater.

Any days that you are able to work after the start of your disability will not count toward your waiting (elimination) period.

Evidence of Insurability (health questions)

You do not need to provide evidence of insurability or an enrollment form to be covered on this policy. Coverage on this plan is provided automatically to all eligible JCPS employees.



How long benefit payments last

Long Term Disability Income benefits are available until you recover from your disability, or until you reach the maximum period of payment listed below.

| Age when Disability begins | Maximum period of payment |
|----------------------------|---------------------------|
| Less than 61 | 60 months |
| 61 | 48 months |
| 62 | 42 months |
| 63 | 36 months |
| 64 | 30 months |
| 65 | 24 months |
| 66 | 21 months |
| 67 | 18 months |
| 68 | 15 months |
| 69 and over | 12 months |

What else is included?

The Long Term Disability Income Insurance provided by JCPS includes the following additional benefits. For a complete description of your available benefits, along with applicable provisions, exclusions and limitations, see your certificate of insurance and any riders.



Help when you need it the most

Dedicated Customer Service

Work with a dedicated VOYA claims analyst throughout your leave



Get help filing for Social Security

Social Security Disability Income (SSDI) filing assistance

When appropriate, we will help you file for SSDI benefits, which can be a very difficult process.



Leave a benefit behind for a loved one

Survivor Benefit

If you pass away while receiving Disability benefits, we may pay your eligible survivor a lump-sum benefit equal to three times your monthly payment.



Prepare for a return to work

Vocational rehabilitation

We have vocational rehabilitation services available to assist you in returning to work when possible. If applicable, we will provide you with a written plan developed specifically for you.

Workplace modification

Modifications may be made to your workplace in order to help you return to work.



Get support during rehabilitation

Family Member Care Expense Benefit

If you are receiving monthly benefits and are participating in a vocational rehabilitation plan, you may be eligible for a benefit for incurring expenses to care for an eligible family member.

Child Care Expense Benefit

If you are receiving monthly benefits and are participating in a vocational rehabilitation plan, you may be eligible for a benefit for incurring expenses to care of an eligible child.

Exclusions & Limitations

Benefits are not payable if your disability is caused by, contributed to or resulting from:

- Loss of a professional or occupational license or certification
- Commission of or attempt to commit a felony
- Intentionally self-inflicted injuries
- Attempted suicide, regardless of mental capacity
- Being legally intoxicated or being under the influence of any narcotic, unless taken under the direction of and as directed by a doctor
- Participation in a war, declared or undeclared, or any act of war
- Active military duty
- Active participation in a riot
- Engaging in any illegal or fraudulent occupation, work or employment
- Commission of a crime for which you have been convicted
- Elective surgery, except when required for your appropriate care as a result of your injury or sickness

Traveling or flying on an aircraft operated by or under the authority of military or any aircraft being used for experimental purposes

Pre-existing conditions: A pre-existing condition is a sickness, injury or physical condition that led to medical treatment, consultation, care or services (including diagnostic measures) during the 3 month period before your coverage effective date. Benefits are not payable if your disability begins in the first 12 months after your coverage effective date, and your disability is caused by, contributed by, or the result of a pre-existing condition.

Your benefits may be limited to a shorter time period, such as 24 months during your lifetime, if:

- The disability is due to a mental illness, alcoholism or drug abuse.

Your benefits will be reduced by other income (deductible sources of income) you are eligible to receive while disabled. These include but aren't limited to:

- Income received from any form of employment
- Unemployment benefits and any type of income replacement provided by your employer
- Workers' Compensation benefits or benefits from similar programs
- Judgments or settlements you receive related to disability
- Disability or retirement payments under Social Security or other federal and state plans
- Disability income payments under automobile liability insurance benefits
- Disability income payments payable under any other group insurance policy and certain retirement payments provided under your employer's retirement plan

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



Questions?

Remember, enrollment in this plan is automatic for all eligible JCPS employees.

If you have additional questions, please call:

- **Voya Employee Benefits Customer Service at 877-236-7564**
- Or visit <https://www.jefferson.kyschools.us/node/1201>

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. 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).

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