



Short Term Disability Coverage

Help minimize the financial impact of leave or unexpected illness

What is Short Term Disability Income Coverage?

There may come a time when you're unable to work due to a disability – maybe due to maternity leave, or planned surgery, or even an unexpected illness or injury. If you find yourself in a situation like this, **Short Term Disability Income Coverage** could help replace part of your income while you're not working for a short period of time.



How much coverage do I get?

Your employer believes in the importance of Short Term Disability Income Coverage and is providing basic coverage at no cost to you in the amount of:

Coverage amounts
100% benefit with no maximum for the first 12 weeks then 66 2/3% to \$2,800 for remainder of benefit (up to 26 weeks)

When you become disabled, you must complete the waiting period indicated below before benefits are payable:

7 days if your disability is caused by an accidental injury.

7 days if your disability is caused by a sickness.

A waiting period is the amount of time that must pass before your weekly benefits will begin.

How long can benefit payments last?

The maximum benefit period is 26 **weeks**.

Why is this coverage valuable?



You can use the weekly benefit to help pay for things like medical bills, rent or mortgage, and groceries while you are disabled.



Keep your coverage even if you leave your employer and pay the insurance company directly.

Exclusions and limitations

Possible exclusions and limitations may include:

Benefits are not payable if your disability results from any of the following:

- Sickness or 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 which occurs when you commit or attempt to commit a felony.
- 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.

Benefits are not payable for 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.

- Sickness or accidental injury for which you have or had a right to payment under a workers' compensation or similar law. This includes payment you would have been entitled to receive if the Policyholder had not declined to provide workers' compensation insurance as allowed by the Policyholder's state of domicile.
- Sickness or accidental injury arising out of or in the course of work for pay, profit or gain.

Even though you may experience multiple reasons for your disability, only one Disability benefit is payable at any given time.

Your benefits will be reduced by other 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.

To review your full limitations and exclusions, please see your plan documents.

This is a summary of benefits only. A complete description of coverage will be provided in the plan documents. ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies, provides only administrative services for self-funded short term disability income plans.

For the employees of 8x8, Inc.

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