



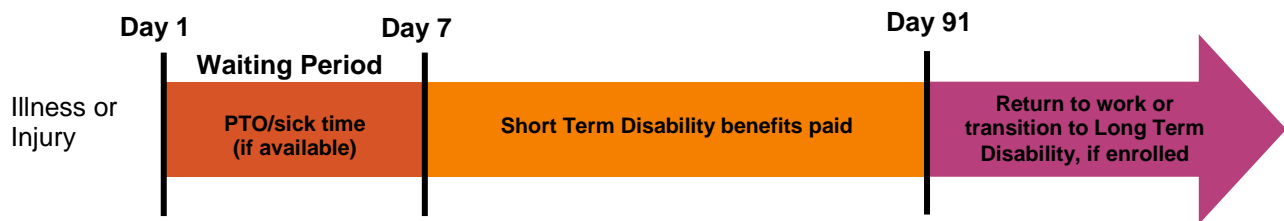
Group Short Term Disability Income Enrollment at a Glance For Rollins, Inc. Employees

A simple way to protect your financial future.

What is Group Short Term Disability Income Insurance?

Group Short Term Disability Income Insurance provides you with benefits to replace part of your paycheck when you can't work because of a sickness or injury. Your Short Term Disability benefits are paid for up to 13 weeks.

When you become disabled, you must complete a 7 day waiting period before benefits are payable. During the waiting period, you must use your available PTO and/or sick time.



What are some common causes of a disability?

- Pregnancy/childbirth
- Accidental injury
- Back injuries
- Heart disease
- Cancer
- Tendonitis
- Rotator cuff surgery
- Arthritis
- Carpal tunnel syndrome

How can Short Term Disability benefits be used?

When your claim is approved, you will receive weekly benefits to replace part of your income based on your coverage level. You may use this money however you would like. Below are a few examples of how your Short Term Disability benefits could be used, depending on how much coverage you have:

- Everyday expenses, such as groceries, utilities, house payments and car payments
- Medical bills and recovery expenses
- Support services during your recovery

Who is eligible?

All active full-time employees.

What amount of coverage am I eligible for?

- Eligible employees may elect a level of coverage from these options:
 - 50% of weekly earnings with a minimum weekly benefit of \$25 and a maximum weekly benefit of \$2,500.

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Meet Tom

Tom worked full-time to support his active daughter, Claire. One cold evening while walking to his car after work, Tom slipped and fell on a patch of ice, causing him to strain his back, which made him unable to do his job. Tom had no other sources of income or disability benefits outside of his coverage through work during his time off work. Fortunately, Tom had purchased Short Term Disability Income Insurance through his employer, which provided him with benefits to replace 60% of his regular pay while he was unable to work. This helped reduce the potential financial strain Tom would have faced without this insurance. Seven weeks later, Tom's back had healed and he was able to return to work.

\$0	Tom's income while on Disability
-\$900	Monthly rent
-\$250	Utilities
-\$350	Monthly grocery expense
-\$270	Car payment
-\$300	Other (insurance, gas, entertainment, etc.)
-\$2,070	Monthly expense deficit
+\$2,160	Tom's monthly Short Term Disability benefit (50% of his weekly wage)
\$90	Left over for unexpected expenses or savings

What does my Short Term Disability Income Insurance include?

The benefits listed below are included with your Short Term Disability coverage. For a list of standard exclusions and limitations, go to the end of this document. For a complete description of your available benefits, along with applicable provisions, exclusions and limitations, see your certificate of insurance and any riders.

How much does Short Term Disability Income Insurance cost?

Rates shown are guaranteed until: 12/31/2021

The cost is calculated based on your age as of 12/31 of the previous year.

Age	50% Benefit percentage Rates per \$10 of weekly benefit
<=24	\$0.238
25-29	\$0.255
30-34	\$0.247
35-39	\$0.230
40-44	\$0.281
45-49	\$0.281
50-54	\$0.349
55-59	\$0.468
60-64	\$0.578
65-69	\$0.612
70+	\$0.612

Step 1: Divide your eligible annual earnings by 52.

Step 2: Multiple that figure by the benefit percentage (50%). This gives you your weekly benefit amount.

Note: If your calculated weekly benefit is more than the maximum weekly benefit of \$2,500, use the maximum weekly benefit of \$2,500 to continue the calculations in step 3.

Step 3: Divide your weekly benefit amount by 10.

Step 4: Multiple that figure by the rate.

The final figure will be your cost per month.

Your contributions are deducted on a post-tax basis.

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Do I need to provide evidence of insurability (answer health questions) to be covered for Short Term Disability Income Insurance?

New Hires

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

Annual Enrollment

- If you were previously eligible for STD coverage and chose not to enroll but want to enroll now, we will require evidence of insurability.
- When evidence of insurability is required, the insurance company will need to approve it before coverage becomes effective.

Why would someone need both Short and Long Term Disability Income coverage?

Short and Long Term Disability coverage provide financial protection for different periods of time. Short Term Disability coverage is intended to provide financial protection for a disability lasting just a few weeks. Some disabilities last longer. Long Term Disability benefits begin after Short Term Disability has been exhausted, if you are enrolled in the Long Term Disability plan. Depending on the terms of your plan, you may be eligible to receive Long Term Disability benefits until you are no longer disabled or reach Social Security Normal Retirement Age.

Exclusions and Limitations

Short Term Disability Income Insurance Exclusions and Limitations*

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.
- 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.

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.

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.

This offer is contingent upon participation requirements being met.

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Who do I contact with questions?

If you have questions about enrolling in your benefits, please call Mercer Marketplace 365 at (844) 851-5419 or visit www.mercermarketplace.com/rollins

For more information on Voya benefits, please call the Voya Employee Benefits Customer Service Team at (800) 955-7736

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, a member of the Voya[®] family of companies. Policy form HP08GP and/or HP13GP (may vary by state).

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