

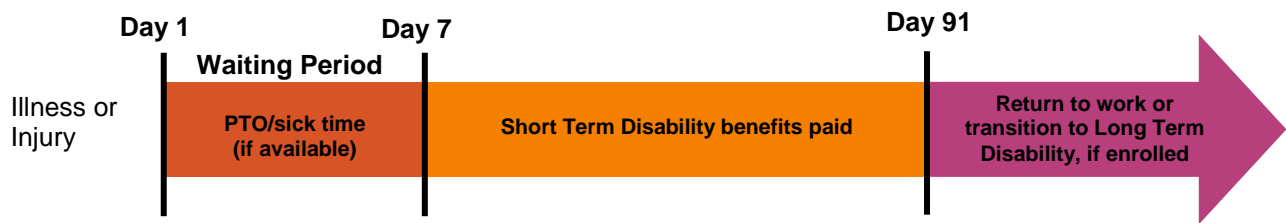


# Group Short Term Disability Income Benefits at a Glance For Grandfathered HomeTeam Employees

## What is Group Short Term Disability Income coverage?

Group Short Term Disability Income coverage 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. There is no waiting period if you are confined in a hospital.



## 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 Grandfathered HomeTeam Employees.

## What amount of coverage am I eligible for?

- Your employer provides you with Short Term Disability coverage of 100% of weekly earnings for up to 13 weeks. This coverage is provided at no cost to you.

## Who do I contact with questions?

For more information, please call the Mercer Marketplace 365 Benefits Service Team at (844) 851-5419 or visit the website [www.mercermarketplace.com/rollins](http://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 coverage will be provided in the plan documents. ReliaStar Life Insurance Company, a member of the Voya® family of companies, provides only administrative services for self-funded short term disability income plans.

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