



Premier Disability Income Insurance

A Supplemental Disability Program

EMPLOYEE BENEFITS



Issued by ReliaStar Life Insurance Company, a member of ING.

Your future. Made easier.SM

Did you need your last paycheck?

1 out of every 5 employees will become disabled for a year or more before age 65.¹

More people lose their homes due to disability, than due to a fire or a death in the family.²

The income you earn helps pay for:

- ◆ Your home
- ◆ Your transportation
- ◆ Your family's education
- ◆ Your savings

and many other day-to-day expenses. Premier Disability Income insurance can help provide the protection you need for you and your family.

Why Disability Income Insurance?

The coverage that the Premier Disability Income program provides can be tailored by you to meet your individual needs. The premium you pay is based on the total monthly benefit you select, your age and the coverage type chosen by your employer.

Who May Apply

During the initial enrollment period, this coverage is available to permanent, benefits-eligible employees who meet the hours-worked-per-week requirement and are actively at work for the



A very real concern among people who work for a living is the need to protect their income during periods of prolonged sickness or injury. Disability Income insurance helps replace a portion of your income if you experience a disability. Think of all the things your income makes possible.

enrollment. You may apply for up to \$3,000 per month, within income replacement guidelines. Additional benefit amounts may be available, subject to underwriting approval. Premier Disability Income Insurance coverage is available only to employees.

Affordable, Easy, Convenient

You can choose the monthly benefit amount (up to income replacement guidelines) that fits your budget as well as your needs.

Premier Disability coverage may be available to you by providing satisfactory answers to a few health questions.*

The convenience of payroll deduction makes it easy to pay for your coverage.

Effective Date of Coverage

Provided you are actively at work on the proposed effective date, the certificate effective date will be the proposed effective date as noted on your application or the latest of the following:

- The date the completed application is submitted to and accepted by ReliaStar Life Insurance Company;
- The date satisfactory evidence of insurability is received, if required; or
- The date the premium payment has been received.

Delayed Certificate Effective Date

If you are not in active employment on the proposed effective date noted on your application because of a disability, the effective date of any initial, increased or additional insurance will be delayed. The coverage will start on the date that you return to active employment.

Benefits

Benefit Payments

Premier Disability Income insurance pays you a monthly benefit from \$300 to \$6,000, based on income replacement guidelines, for covered disabilities. Disabilities lasting less than one month will be paid on a pro-rata basis of one-thirtieth of the monthly benefit for each day you are disabled. In most states the benefit amount selected cannot exceed 60% of your regular monthly earnings minus deductible sources of income. In states with mandated disability plans, the maximum income replacement may be limited to 40% or 25% of your pre-disability earnings minus deductible sources of income.

Disability Income benefits are contingent on proof of loss. In most cases this requires medical information from your health care provider.

Elimination Period**

The elimination period is the number of days of total disability that you must wait before you can receive benefits. The elimination period for all employees will be selected by your employer.

Benefit Duration

Benefits are paid directly to you while you are disabled, up to the maximum benefit period.

Waiver of Premium

While you are receiving benefits, all premiums will be waived, except the initial premium.

Partial Disability Benefits

If you return to work within 31 days** after receiving total disability payments and are earning less than 80% of your pre-disability income, you may qualify for partial disability benefits. See your certificate for details and limitations.

* Varies by group, speak with an enroller, a licensed insurance agent, for details

** May vary by state

¹ 2005 U.S. Census Bureau;

² Health Affairs, Feb. 2, 2005, "Marketwatch: Illness and Injury as Contributors to Bankruptcy", David Himmelstein.

Limitations*

Deductible Sources of Income

Deductible sources of income are subtracted from the benefit amount you would otherwise receive. These include, but are not limited to: any benefits payable under a state compulsory benefit act or law, any benefits payable under another group insurance plans, any benefits received under the United States Social Security Act, and any benefits received from any pension plan that is not funded 50% or more by employee voluntary contributions.

Pre-existing Conditions

A condition is considered to be a pre-existing condition if the disability begins in the first 12 months after the certificate effective date and you have received medical treatment, consultation, care, or services, including diagnostic measures, or have taken prescribed drugs or medicines in the 12 months just prior to your effective date of coverage.

There are no benefits paid for a pre-existing condition within the first 12 months after the certificate effective date. Any disability occurring after the first 12 months will be eligible for standard benefit payment amounts.

Disabilities Due to Mental or nervous Disorders, Alcoholism or Drug Abuse

Disabilities due to mental or nervous disorders, alcoholism, or drug abuse

have a limited benefit period, up to 90 days in a 12 month period, following the satisfaction of the elimination period.

Disabilities Occurring Outside the United States or Territories of the United States

If you become disabled outside the United States or its territories, disability benefit payments due you will be limited to the lesser of two months or the maximum benefit period specified in your schedule of benefits. To continue to receive benefit payments due to you, you must reside in the United States or a territory of the United States for the duration of that benefit period.

Exclusions*

The policy does not cover any loss which results from:

1. taking part in a civil commotion, civil disobedience or unlawful assembly;
2. committing a felony or engaging in an illegal act;
3. intentionally self-inflicted injury, while sane or insane;
4. war or any act of war, whether declared or undeclared;
5. loss sustained or expenses incurred while on active duty as a member of the armed forces of any nation. However, we will refund, upon written notice of such service, any premium which has been accepted for any period not covered as a result of your exclusion.

6. elective or cosmetic surgery, unless due to an injury.
7. air travel, except as a fare-paying passenger on a commercial airline;
8. taking part in a sport or contest of speed, parachuting, or hang gliding;
9. voluntarily ingesting or injecting any drug, narcotic or sedative, unless administered on the advice and in such doses as are prescribed by a Doctor;
10. Intoxication. Intoxication means your blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.
11. For plans that offer non-occupational coverage, a loss due to injury or sickness covered under Worker's Compensation, Employer's Liability, or similar laws.



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* May vary by state

This brochure is a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions. This certificate has exclusions and terms under which the certificate may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or ING Employee Benefits.

www.ing.com/us www.ingemployeebenefits-us.com/payroll

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Policy Form Number: RL-DI2005-POL, varies by state. May not be available in all states.



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