

VOLUNTARY DISABILITY INSURANCE

VOYA

In the event that you become disabled from a non-work-related injury or sickness, disability income benefits will provide a partial replacement of lost income. Please note that you are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits.

SHORT-TERM DISABILITY (STD)

The Short-Term Disability (STD) plan provides full-time employees with income replacement while disabled and unable to work due to a non-occupational illness or injury, including pregnancy.

Pre-existing condition limitation: If you've received medical treatment consultation, care, or services, including diagnostic measures, or have taken prescribed drugs or medicines within three months prior to the effective date for any injury or sickness, a period of disability related to that diagnosis will not be covered for 12 months after your effective date. Pregnancy is not considered a pre-existing condition if you enroll when you are first eligible.



Learn More

For more information, visit your Voya Employee Benefit Resource Center at <https://presents.voya.com/EBRC/SukupManufacturing>



Waiting Period

- The benefit waiting period for a disability caused by an accidental injury is 0 days
- The benefit waiting period for a disability caused by a sickness is 7 days
- There is no waiting period if you are confined in a hospital

Coverage Amount

You may elect in \$100 increments not to exceed 60% of your weekly earnings or \$2,500 per week.

Benefit Period

Short-Term Disability insurance is intended to replace income for a disability that lasts just a few weeks. The maximum amount of time that you're able to receive Short Term Disability benefit payments is 104 weeks.

RATES

Age	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
	\$1.062	\$1.062	\$1.062	\$1.149	\$1.085	\$0.928	\$1.052	\$1.288	\$1.800	\$2.183	\$2.566	\$2.802	\$2.802