LIFE™

COMMERCIAL | 10+ EMPLOYEES

Group Disability Insurance

Because life doesn't pause when work does

When an illness or injury keeps an employee from working, bills and responsibilities don't stop coming. Disability insurance underwritten by Reliance Matrix[1] helps replace part of their paycheck, giving them financial stability so they can focus on getting better—not just getting by.

When employees feel secure, your business benefits too. Disability coverage reduces financial stress, supports recovery and strengthens loyalty. It's a way to protect your people (and your company) during life's toughest moments.

Flexibility that fits your workforce

Every business is different, so disability plans are designed to be flexible. You can choose which options to offer your team, and employees can select the level of coverage that works best for them.

Support beyond a paycheck

When employees need to file a claim, they don't have to navigate it alone. Disability coverage includes:

- **Expertise of licensed rehabilitation professionals**
- **Vocational and physical rehabilitation evaluations**
- **Streamlined, centralized claims processing**
- **Help with Social Security processes**

ELENA'S STORY: WELCOMING A CHILD WITHOUT FINANCIAL WORRY[3]

When Elena welcomed her first child, she wanted to focus on recovery and bonding with her baby—not worrying about bills. Because she had short-term disability insurance, part of her income was replaced during maternity leave, giving her family financial stability at a time that mattered most.

Why it matters

LIMRA's Insurance Barometer Study found that 46% of U.S. adults say they need some sort of disability insurance, and without it they'd need to tap into personal savings or retirement funds to meet their day-to-day expenses.[2] Offering disability coverage shows your employees you've got their backs when life takes an unexpected turn, while keeping your workplace strong, resilient and ready for the future.

Benefits at a glance

SHORT-TERM DISABILITY (STD)

- Employers decide the percentage of covered earnings to offer: 40%, 50% or 60% of the employee's income
- If multiple percentages are offered, employees can choose which percentage of covered earnings to insure
- Minimum benefit of $25/week applies when other income reduces the disability benefit to zero
- Benefit duration up to 11 weeks for any one period of disability

LONG-TERM DISABILITY (LTD)

- Coverage can extend to Social Security Normal Retirement Age, or beyond SSNRA, as applicable
- Minimum benefit of $25/week applies when other income reduces the disability benefit to zero
- Plans include built-in features that encourage recovery and help employees get back to work

How the benefits work

STD OPTIONS

Partial only: Employees must be totally disabled during the elimination period before returning to work in a limited way.

Partial with residual: Employees can qualify while partially disabled and continue receiving benefits once the elimination period is met.

Under both options, short-term disability benefits are coordinated so that total income (disability benefit + wages + other sources) doesn't exceed 100% of pre-disability earnings.

LTD FEATURES

Work incentive & rehab benefit: Encourage employees to return to work by allowing them to keep more of their income during the first 12–24 months of partial return. A childcare credit is also included during the work incentive period. Benefits will not be reduced until the disability benefit plus return-to-work wages exceed 100%. If the sum exceeds 100%, the monthly benefits will be reduced dollar-for-dollar until the sum reaches 100% of covered monthly earnings.

Survivor benefit: If an employee passes away after receiving long-term disability benefits for at least 180 days and met the policy's definition of "total disability" for the same duration, their survivor receives a lump sum equal to three times the employee's last monthly benefit.

Specific indemnity: If disability is caused by an accidental dismemberment, this feature guarantees a minimum number of monthly benefit payments, even if the employee returns to work or passes away. Benefits may be paid beyond the scheduled minimum duration if the employee still meets the policy's definition of "total disability." If the benefits continue after the guaranteed payment period, the monthly benefit will be reduced.

Worksite modification: Employers may be reimbursed 100%, up to $2,000 (standard amount), for reasonable costs to help an employee return to work. Examples include purchasing special equipment, furniture or training that makes it easier for disabled employees to return to work.

Recovery takes time. Group disability insurance helps make sure financial stability is there while that happens. Contact your broker or sales representative to request a quote.

[1] Reliance Matrix is a branding name for the underwriting companies Reliance Standard Life Insurance Company, First Reliance Standard Life Insurance Company and for the third-party administrator (TPA) Matrix Absence Management, Inc.
[2] 2024 Insurance Barometer Study, LIMRA and Life Happens, July 2024. Available at https://www.limra.com/en/research/research-abstracts-public/2024/2024-insurance-barometer-study.
[3] Illustrative example only. Not based on an actual insured employee or group policyholder.

This document highlights the features of group disability insurance plans underwritten by Reliance Standard Life Insurance Company. It is not a contract. Information contained herein is subject to the group insurance policy provisions and the company's underwriting guidelines and may be subject to change.

DeltaLife plans are available when bundled with group dental plans from Delta Dental of Arizona.