

# Life & Disability Benefits

## DISABILITY INSURANCE

Disability insurance is an extremely important coverage that will replace your income if you become disabled due to sickness or injury and cannot work. Through the Long-term Disability policy with ReliaStar Life Insurance Company (through ING), your SDA Employer has made provision for your income replacement should the need arise. Most importantly, because it is an employer-provided benefit, it costs you nothing.

All regular full time employees of the North American Division as defined by individual employers, are covered under the LTD plan. In the event you become disabled and remain so throughout the 90-day elimination period, LTD will replace your lost income at 66.67% to a maximum of \$6,000 per month.

## LIFE INSURANCE

### Group Life

Each active full-time employee of the North American Division is eligible for the Basic Group Life Insurance. Each employee has \$100,000 of coverage; their spouse for \$50,000; dependent children for \$10,000 each. This is an employer paid benefit. There is a federal tax implication that must be accepted for any employer-paid life insurance over \$50,000. Your Human Resources representative can assist you with understanding the “imputed” tax liability.

### Supplemental Life

You are eligible to purchase this coverage if you are an employee within the North American Division working a minimum of 19 hours per week. If eligible, you can purchase coverage from \$10,000 up to \$750,000 in increments of \$10,000. If electing outside of your 30 day new hire period, you will need to complete an Evidence of Insurability Application (EOI) for any amount elected. If you are a new hire and within the first 30 days of hire, you have a “Guaranteed Issue Amount” of up to \$250,000 in increments of \$10,000. The Guaranteed Issue Amount does not require an EOI. The premium cost will be deducted from your payroll.

### Personal Accident Insurance (AD&D)

You are eligible to purchase this coverage if you are an employee within the North American Division working a minimum of 19 hours per week. If eligible, you can purchase coverage from \$10,000 up to \$500,000 for yourself; you may cover your spouse at 100% of the employee amount; dependent children are eligible for the lesser of 100% of the employee amount up to \$25,000. Coverage may be elected at any time during eligibility. The premium cost will be deducted from your payroll.