

# Bass Pro Short Term Disability Plan

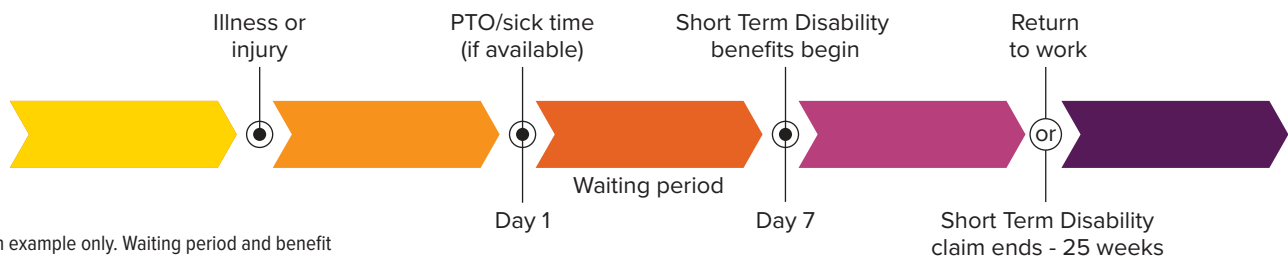


## Bass Pro Short Term Disability Plan

In your busy life, the thought of becoming disabled may have never crossed your mind. Would you be able to pay everyday expenses after experiencing an illness, injury, or even child birth that prevented you from working for a period of time? Disability Income Insurance can help by replacing a portion of your income while you are unable to work.

### What is Voluntary Short Term Disability Income Insurance?

Voluntary Short Term Disability Income Insurance provides you with benefits to replace part of your paycheck when you can't work because of a sickness or injury. You may need to meet certain conditions before becoming eligible for benefits, such as completing a waiting period. During the waiting period, you may be able to use your vacation or sick time if offered. Generally, Short Term Disability benefits are paid for a few weeks to a few months.



This is an example only. Waiting period and benefit duration may vary by employer. Please see your certificate for specific plan information.

PLAN  
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## What are some common causes of Disability?\*

- Pregnancy/childbirth
- Accidental injury
- Heart disease
- Cancer
- Sprains, strains, and dislocations
- Arthritis
- Back injuries
- Tendonitis
- Multiple Sclerosis

## 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. While there are a few examples below of how your Short Term Disability benefits could be used, your benefits can be used however you like.

- Everyday expenses, such as groceries, utilities, house payments and car payments
- Medical bills and recovery expenses
- Support services during your recovery

## Is this coverage the same as Social Security Disability Insurance?

It could take over one year to receive approval for Social Security Disability Insurance (SSDI) benefits. Additionally, one of the decision points the Social Security Administration uses to determine if you meet their definition of Disability is whether your Disability is expected to last at least a year or result in death. If eligible, your Short Term Disability Income Insurance will provide you with benefits for a portion of the time you are waiting for SSDI benefits to be approved.

## Meet Tara

Tara is a single mother who works full-time and slipped on a patch of ice one night. The fall caused Tara to sprain her back, which left her unable to work for a short period of time. Fortunately, she had purchased Short Term Disability Income Insurance through her employer. After she completed the waiting period, her Short Term Disability Income Insurance provided Tara with benefits to replace 60% of her regular pay while she was unable to work. This helped reduce the financial impact of her time off of work. Seven weeks later, Tara's back had healed and she was able to return to work.

\$0	Tara's income while on Disability
-\$900	Monthly rent
-\$200	Utilities
-\$450	Monthly grocery expenses
-\$220	Car payment
-\$390	Other (insurance, gas, entertainment, etc.)
<b>-\$2,160</b>	<b>Monthly expense deficit</b>
<b>+\$2,160</b>	<b>Tara's Monthly Short Term Disability benefit</b> (60% of her normal income of \$3,600)
\$0	Left over after Short Term Disability benefit

The amounts shown above are for illustrative purposes only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance. Actual results may vary.

For cost and complete details of this coverage, please contact your HR Department or Benefits Administrator. Visit [Voya.com](https://www.voya.com) to learn more.

\* "Common Terms and Examples of Disability Claims Diagnoses," disabilitycanhappen.org, May 03, 2023

This is a summary of benefits only. A complete description of benefits, limitations, exclusions, income offsets and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Short Term Disability Income Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy form HP08GP, RL-STD-POL-19, and RL-STD-POL-20 (may vary by state).

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