

# Enrollment at a glance

A guide to your plan basics

## Vivint Solar, Inc. Hourly Employees

**Taking advantage of insurance offered at the workplace just makes sense.  
It's convenient and affordable.**

Long Term Disability Income (LTD) coverage provides benefits to replace a portion of your lost income if you have a sickness or injury and are unable to work. LTD coverage helps assure financial support that will fill the gap between expenses and income for an extended period of disability.

### Long Term Disability Income Benefits

| <b>Eligibility</b>               | All active employees working 30+ hours per week. All active hourly employees are eligible on the first of the month on/after 12 consecutive months of employment.   |                      |  |                  |          |           |                       |           |                       |           |                       |           |                       |           |                        |                |          |           |                       |           |                       |           |                       |           |                       |           |                        |                 |          |
|----------------------------------|---|----------------------|--|------------------|----------|-----------|-----------------------|-----------|-----------------------|-----------|-----------------------|-----------|-----------------------|-----------|------------------------|----------------|----------|-----------|-----------------------|-----------|-----------------------|-----------|-----------------------|-----------|-----------------------|-----------|------------------------|-----------------|----------|
| <b>For You</b>                   | Your employer provides coverage to all eligible employees, which replaces up to 60% of your eligible income during disability following a waiting period.   |                      |  |                  |          |           |                       |           |                       |           |                       |           |                       |           |                        |                |          |           |                       |           |                       |           |                       |           |                       |           |                        |                 |          |
| <b>Benefits</b>                  | <ul style="list-style-type: none"> <li>• Minimum Benefit = \$100(Greater of \$100 or 10% of your gross monthly benefit)</li> <li>• Maximum Benefit = \$10,000</li> <li>• Elimination Period = 180 consecutive days</li> </ul>   |                      |  |                  |          |           |                       |           |                       |           |                       |           |                       |           |                        |                |          |           |                       |           |                       |           |                       |           |                       |           |                        |                 |          |
| <b>Maximum Period of Payment</b> | <p>For a disability which begins before you reach age 60, the Maximum Period of Payment will be until the Social Security Normal Retirement Age (SSNRA) as shown in the following table:</p> <table border="0"> <thead> <tr> <th><b>Year of Birth</b></th> <th><b>Social Security Retirement Age (SSNRA)*</b></th> </tr> </thead> <tbody> <tr> <td>Before 1938.....</td> <td>65 years</td> </tr> <tr> <td>1938.....</td> <td>65 years and 2 months</td> </tr> <tr> <td>1939.....</td> <td>65 years and 4 months</td> </tr> <tr> <td>1940.....</td> <td>65 years and 6 months</td> </tr> <tr> <td>1941.....</td> <td>65 years and 8 months</td> </tr> <tr> <td>1942.....</td> <td>65 years and 10 months</td> </tr> <tr> <td>1943-1954.....</td> <td>66 years</td> </tr> <tr> <td>1955.....</td> <td>66 years and 2 months</td> </tr> <tr> <td>1956.....</td> <td>66 years and 4 months</td> </tr> <tr> <td>1957.....</td> <td>66 years and 6 months</td> </tr> <tr> <td>1958.....</td> <td>66 years and 8 months</td> </tr> <tr> <td>1959.....</td> <td>66 years and 10 months</td> </tr> <tr> <td>After 1959.....</td> <td>67 years</td> </tr> </tbody> </table> | <b>Year of Birth</b> | <b>Social Security Retirement Age (SSNRA)*</b> | Before 1938..... | 65 years | 1938..... | 65 years and 2 months | 1939..... | 65 years and 4 months | 1940..... | 65 years and 6 months | 1941..... | 65 years and 8 months | 1942..... | 65 years and 10 months | 1943-1954..... | 66 years | 1955..... | 66 years and 2 months | 1956..... | 66 years and 4 months | 1957..... | 66 years and 6 months | 1958..... | 66 years and 8 months | 1959..... | 66 years and 10 months | After 1959..... | 67 years |
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| Before 1938.....                 | 65 years  |                      |  |                  |          |           |                       |           |                       |           |                       |           |                       |           |                        |                |          |           |                       |           |                       |           |                       |           |                       |           |                        |                 |          |
| 1938.....                        | 65 years and 2 months   |                      |  |                  |          |           |                       |           |                       |           |                       |           |                       |           |                        |                |          |           |                       |           |                       |           |                       |           |                       |           |                        |                 |          |
| 1939.....                        | 65 years and 4 months   |                      |  |                  |          |           |                       |           |                       |           |                       |           |                       |           |                        |                |          |           |                       |           |                       |           |                       |           |                       |           |                        |                 |          |
| 1940.....                        | 65 years and 6 months   |                      |  |                  |          |           |                       |           |                       |           |                       |           |                       |           |                        |                |          |           |                       |           |                       |           |                       |           |                       |           |                        |                 |          |
| 1941.....                        | 65 years and 8 months   |                      |  |                  |          |           |                       |           |                       |           |                       |           |                       |           |                        |                |          |           |                       |           |                       |           |                       |           |                       |           |                        |                 |          |
| 1942.....                        | 65 years and 10 months  |                      |  |                  |          |           |                       |           |                       |           |                       |           |                       |           |                        |                |          |           |                       |           |                       |           |                       |           |                       |           |                        |                 |          |
| 1943-1954.....                   | 66 years  |                      |  |                  |          |           |                       |           |                       |           |                       |           |                       |           |                        |                |          |           |                       |           |                       |           |                       |           |                       |           |                        |                 |          |
| 1955.....                        | 66 years and 2 months   |                      |  |                  |          |           |                       |           |                       |           |                       |           |                       |           |                        |                |          |           |                       |           |                       |           |                       |           |                       |           |                        |                 |          |
| 1956.....                        | 66 years and 4 months   |                      |  |                  |          |           |                       |           |                       |           |                       |           |                       |           |                        |                |          |           |                       |           |                       |           |                       |           |                       |           |                        |                 |          |
| 1957.....                        | 66 years and 6 months   |                      |  |                  |          |           |                       |           |                       |           |                       |           |                       |           |                        |                |          |           |                       |           |                       |           |                       |           |                       |           |                        |                 |          |
| 1958.....                        | 66 years and 8 months   |                      |  |                  |          |           |                       |           |                       |           |                       |           |                       |           |                        |                |          |           |                       |           |                       |           |                       |           |                       |           |                        |                 |          |
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| After 1959.....                  | 67 years  |                      |  |                  |          |           |                       |           |                       |           |                       |           |                       |           |                        |                |          |           |                       |           |                       |           |                       |           |                       |           |                        |                 |          |

**Maximum Period of Payment**

For a disability which starts on or after you reach age 60, the Maximum Period of Payment will be determined according to the following table:

| <b>Age When Disability Begins</b> | <b>Maximum Period of Payment</b>             |
|-----------------------------------|--|
| 60.....                           | 60 months or to SSNRA*, whichever is greater |
| 61.....                           | 48 months or to SSNRA*, whichever is greater |
| 62.....                           | 42 months or to SSNRA*, whichever is greater |
| 63.....                           | 36 months or to SSNRA*, whichever is greater |
| 64.....                           | 30 months or to SSNRA*, whichever is greater |
| 65.....                           | 24 months                                    |
| 66.....                           | 21 months                                    |
| 67.....                           | 18 months                                    |
| 68.....                           | 15 months                                    |
| 69 and over.....                  | 12 months                                    |

\*Age at which you are entitled to unreduced Social Security Benefits based on the Social Security Amendments of 1983.

Note that all benefits are subject to change.

This is a summary of benefits only. A complete description of benefits and limitations will be provided in the certificate of coverage, policy form HP13GP (varies by state). Underwritten by ReliaStar Life Insurance Company, a member of the Voya® family of companies.

(v. 04/04/2014) Group #68660-3, Acct # 1, 03/02/2015



## Vivint Solar, Inc. Salaried Employees

**Taking advantage of insurance offered at the workplace just makes sense.  
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Long Term Disability Income (LTD) coverage provides benefits to replace a portion of your lost income if you have a sickness or injury and are unable to work. LTD coverage helps assure financial support that will fill the gap between expenses and income for an extended period of disability.

| Long Term Disability Income Benefits |   |               |   |                  |          |           |                       |           |                       |           |                       |           |                       |           |                        |                |          |           |                       |           |                       |           |                       |           |                       |           |                        |                 |          |
|--------------------------------------|---|---------------|---|------------------|----------|-----------|-----------------------|-----------|-----------------------|-----------|-----------------------|-----------|-----------------------|-----------|------------------------|----------------|----------|-----------|-----------------------|-----------|-----------------------|-----------|-----------------------|-----------|-----------------------|-----------|------------------------|-----------------|----------|
| <b>Eligibility</b>                   | All active employees working 30+ hours per week. All active salaried employees are eligible on the first of the month following date of employment.   |               |   |                  |          |           |                       |           |                       |           |                       |           |                       |           |                        |                |          |           |                       |           |                       |           |                       |           |                       |           |                        |                 |          |
| <b>For You</b>                       | Your employer provides coverage to all eligible employees, which replaces up to 60% of your eligible income during disability following a waiting period.   |               |   |                  |          |           |                       |           |                       |           |                       |           |                       |           |                        |                |          |           |                       |           |                       |           |                       |           |                       |           |                        |                 |          |
| <b>Benefits</b>                      | <ul style="list-style-type: none"> <li>• Minimum Benefit = \$100(Greater of \$100 or 10% of your gross monthly benefit)</li> <li>• Maximum Benefit = \$10,000</li> <li>• Elimination Period = 180 consecutive days</li> </ul>   |               |   |                  |          |           |                       |           |                       |           |                       |           |                       |           |                        |                |          |           |                       |           |                       |           |                       |           |                       |           |                        |                 |          |
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(v. 04/04/2014) Group #68660-3, Acct # 1, 10/06/2017

