

All Full-Time Employees

**Voluntary Short-term Disability Insurance**

**The Lincoln Short-term Disability Insurance Plan:**

- Provides a cash benefit when you are out of work for up to 26 weeks due to injury, illness, surgery, or recovery from childbirth
- Features group rates for employees
- Provides a partial cash benefit if you can only do part of your job or work part time
- Offers a fast, no-hassle claims process

**Voluntary Short-term Disability**

Weekly benefit amount	60% of your weekly salary, limited to \$2,500 per week
Sickness elimination period	30 days
Accident elimination period	30 days
Maximum coverage period	26 weeks

**Sickness Elimination Period:** You must be out of work for 30 days due to an illness before you can collect disability benefits. You can begin collecting benefits on day 31.

**Accident Elimination Period:** You must be out of work for 30 days due to an accidental injury before you can collect disability benefits. You can begin collecting benefits on day 31.

**Recurrent Disability Benefits**

If you become disabled for the same condition within 14 days following your prior disability, your benefits will continue under the same claim.

## Benefit Exclusions & Reductions

Like any insurance, this short-term disability insurance policy does have some exclusions. You will not receive benefits if:

- Your disability is the result of a self-inflicted injury or act of war
- Your disability occurs while you are committing a felony or misdemeanor or participating in a riot

Your benefits may be reduced if you are eligible to receive benefits from:

- Sick pay from your employer
- A state disability plan or similar compulsory benefit act or law
- A retirement plan
- Social Security
- Any form of employment
- Workers' Compensation

This is an incomplete list of benefit exclusions. A complete list is included in the policy. State variations apply.

Additional Plan Benefits	
Benefits Integration	Included
Rehabilitation Assistance	Included
Family Income Benefit	Included
Portability	Included
Premium Waiver	Included

### Pre-existing Condition

- If you have a medical condition that begins before your coverage takes effect, and you receive treatment for this condition within the 12 months leading up to your coverage start date, you may not be eligible for benefits for that condition until you have been covered by the plan for 12 months.

This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the policy, the policy will govern.

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## Voluntary Short-term Disability Premium

### Here's how little you pay with group rates.

Use the employee voluntary short-term disability premium rate table provided to below to calculate your cost and benefit. The following example calculates the monthly cost for a 36-year-old with annual earnings of \$35,400.

Note: The maximum weekly covered earnings are equal to the maximum weekly benefit divided by the benefit percentage.

Calculation Example		Example	You
Step 1	Enter the biweekly premium rate for your age band per \$10 of weekly benefit.	\$0.551	
Step 2	Enter your weekly earnings. <i>Divide your annual earnings by 52.</i>	\$681	
Step 3	If your weekly earnings are greater than the maximum weekly covered earnings of \$4,167, indicate \$4,167. Otherwise, indicate the amount from Step 2.	\$681	
Step 4	Calculate your weekly benefit. Multiply Step 3 by 0.60.	\$408	
Step 5	Enter your weekly benefit in increments of \$10. <i>To calculate, divide the amount in Step 4 by 10.</i>	40.8	
Step 6	Calculate your cost. Multiply Step 1 by Step 5.	\$22.51	

Age Range	Premium Rate
0 - 24	\$0.551
25 - 29	\$0.551
30 - 34	\$0.551
35 - 39	\$0.551
40 - 44	\$0.575
45 - 49	\$0.591
50 - 54	\$0.601
55 - 59	\$0.615
60 - 64	\$0.667
65 - 69	\$0.691
70 +	\$0.720

This worksheet allows you to approximate your monthly contributions for voluntary short-term disability insurance coverage. Cost of insurance may change in the future due to age and/or coverage amount elected.

Lincoln Financial Group

Please see prior page for product information.

Voluntary Short-term Disability Insurance Premium Calculation