

Short-Term Disability Insurance

Protect your paycheck when you can't work.

Many medical conditions can keep you out of work. Short-term disability insurance helps you meet your financial obligations while you're recovering from an injury, illness, surgery, or childbirth.

The Lincoln Short-term Disability Insurance Plan:

- Provides a cash benefit when you are out of work for up to 180 days due to injury, illness, surgery, or recovery from childbirth
- Offers a fast, no-hassle claims process

Elara Caring

Benefits At-A-Glance

All full-time non-union eligible employees excluding employees who work an average of at least 30, but under 36 hours per week as calculated over a 12 month measurement period

Employer Paid Short-Term Disability	
Waiting Period	You are eligible on the first of the month following 30 days of continuous, active employment
Weekly benefit amount	STD coverage is employee paid. If you become disabled (as defined in the plan) and remain disabled through the elimination period, the plan benefit pays 60% of your basic weekly earnings not to exceed a maximum weekly benefit of \$2,500. The amount of your STD benefit will be reduced by the amount of benefits you are eligible to received from other sources, such as federal Social Security disability benefits or state disability benefits. See your plan booklet for details.
Maximum coverage period	Short-term disability benefit will end at either the end of the disability or the end of the 12 weeks of disability, whichever comes first.

Elimination Period

- This is the number of days you must be disabled before you can collect disability benefits.
- Benefits are payable after a period of seven calendar days due to injury or sickness.

Partial Disability Benefits

- Partial disability benefits can be payable if your earnings are between 20% and 80% of your pre-disability earnings.

Successive 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.

Definition of Disability

- You will be considered disabled if you are unable to perform the duties of your "own job." Refer to your plan for definitions of "own job" and "any job."

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 is the result of cosmetic surgery, unless related to a disabling condition
- 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

A complete list of benefit exclusions and reductions is included in the policy. State restrictions may apply to this plan.



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