Voluntary Short-Term Disability Insurance

Protect your paycheck

Benefits Overview
Why you might need short-term disability income insurance

Disability insurance replaces a portion of your income when you are recovering from a covered injury or illness. Most injuries and illnesses are not long-lasting, and you’ll likely be back at work quickly. In the meantime, your regular paycheck could stop. If that happens, the replacement income you get from disability insurance will be a big help.

Here are some conditions that could lead to a disability claim:

- Illness
- Childbirth
- Injury
- Surgery

Lisa signed up for short-term disability insurance when she became a full-time employee two years ago. Recently she suffered an injury that will prevent her from working for eight weeks.

Her policy has a maximum benefit of 50% of pay, up to $1,000 a week, and a maximum benefit duration of 13 weeks. Payments can begin after the elimination period, eight days after the injury.

Because Lisa paid for her insurance with after-tax dollars, her benefits are tax-free.*

**Sample STD Benefit Payment**

<table>
<thead>
<tr>
<th>Lisa’s weekly pay</th>
<th>$750</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lisa’s maximum weekly benefit</td>
<td>x 50%</td>
</tr>
<tr>
<td>Lisa’s weekly benefit</td>
<td>= $375</td>
</tr>
<tr>
<td>Benefit duration</td>
<td>x 7</td>
</tr>
<tr>
<td>Lisa’s total short-term disability benefit</td>
<td>= $2,625</td>
</tr>
</tbody>
</table>

*If the cost of Lisa’s coverage is paid pretax, she will pay tax on the benefits she receives during her disability.

How short-term disability income insurance works

Lisa’s plan includes an 8-day elimination period, so her benefit duration is 7 weeks.
The two forms of disability income protection
If you have long-term disability coverage, why do you need a short-term policy?

Long-term benefits don’t usually begin until you’ve been without a paycheck for a few months. How would you pay your bills during that period?

The Life and Health Insurance Foundation for Education says that half of Americans would run into financial difficulty after just one month without an income.

You decide how to spend your benefits
Benefits can be used for your mortgage or rent, utilities, food, childcare, or even going out to dinner.

We help you get back to work
Partial Disability Benefit. If you’re only able to do part of your job or work part-time, you can receive partial benefits. With your part-time earnings and your partial disability benefit, you could receive up to 99% of your predisability earnings.

Rehabilitation Assistance Benefit. While you are participating in an approved rehabilitation program, we pay an increased benefit to you.

More benefits of your insurance
Family Income Benefit. We pay an additional benefit to help your loved ones cover unexpected expenses if you die while disabled.

Waiver of Premium. You don’t have to pay premiums while you are disabled.

How much coverage do you need?
Short-term disability insurance pays benefits for a specific period of time, but you may incur a lot of expenses while you aren’t working. Here are just a few:

- Food
- Utilities
- Car payments and maintenance
- Mortgage or rent

Some of your expenses could be covered by your savings, but you probably have better plans for that money—a vacation, home improvements, or something else. You can help protect those hard-earned savings with disability income insurance.

Protect your paycheck
There are some important advantages to buying insurance that’s offered to employees as a group.

- **Cost.** Group rates are often less expensive than rates for individual policies.
- **Convenience.** Payroll deduction is simple and easy.
- **Certainty.** Guarantee issue means you have the opportunity to buy an amount of coverage without medical examinations or questionnaires.
- **Portability.** You can take your coverage with you.
- **Open enrollment.** This is your opportunity to enroll now for guaranteed coverage.

Help protect your paycheck with short-term disability insurance from Lincoln Financial.
HELPING YOU FACE YOUR FUTURE WITH CONFIDENCE

At Lincoln Financial Group, we’ve spent more than 100 years living up to the character of our namesake: integrity, honesty, and the belief in a better tomorrow. To that end, we provide advice and solutions to help you protect yourself and your loved ones, save for tomorrow, secure and maximize your income, and prepare for the unexpected.

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