

# On the road to recovery

## Long-term disability insurance

### Five reasons why our long-term disability insurance helps your employees move beyond disability

Long-term disability insurance helps protect an employee's income when a disability lasts for an extended period of time.

1.

#### Total or partial disability can satisfy the elimination period

Lincoln allows either total or partial workdays to satisfy the elimination period, so an employee can work part time without starting a new elimination period. An employee can take up to two times the length of the period to satisfy the elimination period. For example, an employee could take up to 180 days to satisfy a 90-day elimination period.

2.

#### Partial Disability Calculation

The policy allows a claimant to receive up to 99% of predisability income through partial-disability employment combined with the LTD benefit payments for the duration of the claim.

3.

#### Vocational rehabilitation

Our vocational rehabilitation specialists create personalized plans that contribute to a quick and safe return to work, using Vocational and Return-to-Work programs. They identify needs and transferrable skills, complete an occupational review and help search for suitable job opportunities.

4.

#### Recovery Benefit for commissioned employees

The Recovery Benefit provides a six-month supplemental benefit for commissioned employees while they rebuild their commission income to predisability levels.

5.

#### Value-added Employee Assistance Program (EAP) at no additional cost

The *EmployeeConnect*<sup>SM</sup> program is an EAP included with all Lincoln LTD plans and is available to all covered employees. These services include phone and web access to master's-level counselors, free face-to-face consultations, legal and financial resources, and much more.



**Call your Lincoln employee benefits expert to learn how our long-term disability insurance and services can be a valuable addition to your employee benefits.**

Insurance products issued by:  
The Lincoln National Life Insurance Company  
Lincoln Life & Annuity Company of New York



## Raise awareness; lower risk

As a leader in providing short-term and long-term disability coverage to employer groups, Lincoln offers many programs to help people recover and return to work faster after a disability. And as a proud member of the Council for Disability Awareness, a nonprofit organization dedicated to educating Americans about the risks and consequences of disabilities, we also emphasize the value of responsible planning. The Council for Disability Awareness's online resource at [disabilitycanhappen.org](http://disabilitycanhappen.org) promotes disability awareness and preparation by delivering the knowledge and skills you and your employees need to be ready for the possibility of an extended disability.

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