

Product highlights and key features

Lincoln Long-term Disability Insurance

Long-term disability (LTD) plans from Lincoln Financial Group provide a wide variety of options, with flexible plan designs and valuable features to help fit your clients' many needs.

Types of plans

- Non-contributory
- Contributory
- Plan design features ranging from robust to cost-conscious

Benefit amount

- Variable options: 50%, 60%, 66.67%
- Flat dollar benefit amounts available

Elimination period

- Variable options (90 and 180 days most common)
- Can be satisfied with days of total or partial disability
- Trial work days: Standard accrual period is twice the policy's elimination period, allowing the employee the ability to return to work while completing the elimination period (Example: A 90-day elimination period may be accrued over 180 days)

Maximum and minimum monthly benefit options

- Max: Variable, ranging from \$1,000–\$15,000 per month
- Min: \$100 per month, or 10% of monthly benefit

Maximum benefit duration options

Options vary but can include:

- Social Security Normal Retirement Age (SSNRA)
- To age 65: Reducing Benefit Duration (RBD)
- Two- or five-year options

Definition of disability

Total disability*

Due to an injury or sickness, the employee is unable to perform each of the main duties of his or her own occupation.

- After the Own Occupation period: Due to an injury or sickness the employee is unable to perform each of the main duties of any occupation.

Partial disability†

Due to an injury or sickness, the employee is unable to perform one or more of the main duties of his or her own occupation, or is unable to perform such duties full-time.

- After the Own Occupation period: Due to an injury or sickness, the employee is unable to perform one or more of the main duties of any occupation.

Return-to-work incentive

Our Partial Disability Benefit encourages employees to attempt a return to work by allowing them to earn up to 99% of their predisability income and receive a partial benefit from Lincoln.

- **Dedicated clinical and vocational staff** provide support and expertise
- **Vocational Rehabilitation Benefit:** May offer assistance to help the employee safely and successfully return to work.
- **Reasonable Accommodation Benefit:** May offer reimbursement to the employer for modifications that will allow the employee to return to work.

Own Occupation and Any Occupation periods (Own Occ/Any Occ)

Own Occ: 24 months standard; other options available

Disability is based on the employee's own occupation.

Any Occ: Immediately following the Own Occupation period Disability is based on the employee's ability in any occupation.

LTD offsets, with other sources of income

Some examples include:

- Other group insurance
- State disability benefits
- Social Security Disability
- Social Security Retirement
- Retirement benefits
- Workers' Compensation

Portability/Conversion

Options available for employee- and employer-paid coverage

* An earnings loss is not required to be considered totally disabled.

† Requires only a 1% earnings loss for benefit payment.

Standard benefits

- **Progressive Income Benefit:** Provides an additional benefit to the disabled employee suffering a loss of Activities of Daily Living.*
- **Survivor Income Benefit:** Pays a lump-sum benefit equal to 3x the last monthly LTD benefit to an eligible survivor if an employee dies after having received benefits for a set period of time.
- **Family Care Benefit:** Reimburses the employee for dependent care when participating in a return-to-work activity.*
- **Waiver of Premium:** Covers periods of partial and total disability.

*Not available in all states.

Optional benefits

- **Retirement Protection Benefit:** Provides options to continue saving for retirement during LTD benefits.*
- **Medical Reimbursement Benefit:** Reimburses the employee for a portion of the COBRA premium payment while on disability.*
- **Spouse Disability Benefit:** Provides disability coverage for an insured's spouse should they suffer a loss of Activities of Daily Living (ADL).
- **Infectious Disease (HIV & Hep B) Benefit:** If employee contracts HIV or Hepatitis B and can no longer work in his or her own occupation due to the disease, benefits may be considered; available only for physicians.
- **Cost of Living Adjustment (COLA) Benefit:** Protects the insured employee's disability benefit from inflation by allowing it to increase annually for a predetermined amount of time.

*Not available in all states.

©2015 Lincoln National Corporation

LincolnFinancial.com

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-1349735-111015

PDF 11/15 Z01

Order code: LTD-HIGH-FLI001



You're In Charge®

Prior Insurance Credit

Applies to employees insured under prior carrier's policy on its termination date

Preexisting Condition Exclusion

Options include 3/12, 3/6/12

Limitations

- Substance abuse
 - Alcoholism, drug abuse or chemical dependency
- Mental and nervous conditions
 - Emotional; behavioral; psychological; personality; mood; or stress-related disorder and more, regardless of cause
- Specified illness (self-reported)
 - Chronic fatigue, environmental sickness, musculoskeletal and connective tissue injury/sickness or similar conditions where diagnosis is difficult to prove

Exclusions

Long-term disability benefits will not be payable for any period of disability:

- that is the result of an intentional act;
- that is the result of war (declared or undeclared) or any act of war;
- during which the insured person is not under the regular care of a physician; or
- that is the result of committing or attempting to commit a felony.

Value-add services

- *EmployeeConnect*SM services standard with purchase of LTD
 - Four face-to-face sessions per person, per issue, per year
 - Unlimited telephonic legal, financial and work-life support
 - Online access to a broad range of topics, tools and resource information
- *EmployeeConnect Plus*SM services— optional upgraded service includes:
 - Employer mandatory referrals and reporting
 - Training and critical response hours

*EmployeeConnect*SM and *EmployeeConnect Plus*SM services are provided by ComPsych[®] Corporation, Chicago, IL. ComPsych[®] is not a Lincoln Financial Group[®] company. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations.

Insurance products (policy series GL3001) are issued by The Lincoln National Life Insurance Company (Fort Wayne, IN), which does not solicit business in New York, nor is it licensed to do so. In New York, insurance products (policy series GL3001) are issued by Lincoln Life & Annuity Company of New York (Syracuse, NY). Both are Lincoln Financial Group[®] companies. Product availability and/or features may vary by state. Limitations and exclusions apply.

For producer use only.