

Product highlights and key features

Lincoln Short-term Disability Insurance

Short-term disability (STD) plans from Lincoln Financial Group provide a wide variety of options to help fit your clients' many needs. Check out our flexible plan design options and valuable features.

Types of plans

- Non-contributory; Contributory
- Self-insured/Self-funded
 - Administrative Services Only (ASO)
 - Advice to Pay (ATP)
 - State disability plans available in Hawaii, New Jersey and New York

Benefit amount

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

Elimination period

- May be different days for accident and sickness
- Can be satisfied with days of total or partial disability
- First-day hospitalization (optional feature)
- Variable options: First day accident/eighth day sickness most common

Maximum and minimum weekly benefit options

- Maximum: ranging from \$500–\$2,500 per week
- Minimum: 10%

Maximum benefit duration options

Variable, 13–52 weeks

Definition of disability

Total disability

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

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 Assistance:** The employee may be eligible to participate in a vocational rehabilitation program while on approved STD benefits.
- **Reasonable Accommodation Benefit:** This benefit enhances return-to-work possibilities by assisting the employer in modifications that will allow the employee to return to work. Upon approval, a one-time reimbursement may be provided to the employer up to 50%, to a maximum of \$2,500.
- **Rehabilitation Incentive Benefit:** The employee may be eligible to receive an additional benefit, typically 5% of the weekly benefit, while on an approved STD claim and actively participating in an approved (Lincoln) vocational rehab program.

Options during Sick Pay/Salary Continuance

- Direct Offset
- Benefit integration up to 100% of predisability earnings
- Exclusion during period of paid Sick Pay/Salary Continuance

STD offsets, with other sources of income (depending on policy)

Some examples include:

- Sick time; salary continuation (both may also be an exclusion)
- Workers' Compensation (may also be an exclusion)
- No Fault Auto Benefits
- State disability

Survivor Income Benefit (Family Benefit), standard

- If the employee dies after being disabled and eligible to receive a benefit for a set period of time, Lincoln will review additional benefits payable to the eligible survivor.
- Three weeks standard

Optional 24-hour coverage available

Exclusions

Short-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;
- that is the result of a sickness or injury covered by Workers' Compensation; or,
- that is the result of, or due to, a sickness or injury arising out of, or in the course of, any employment for wage or profit.

Additional integrated services

- Integrated absence management available
- Automatic link to long-term disability (when appropriate or when sold together)

Elective procedures and maternity benefits

Covered same as any other condition

Voluntary/Employee-paid plans

- Portability
- Waiver of Premium
- Preexisting Condition Exclusion (Options include: 3/12, 3/6, 3/6/12)
- Open enrollment option

Optional services

- FICA Match Service
 - Lincoln pays the employer's portion of FICA (Social Security & Medicare) tax for an additional cost.
 - Lincoln completes the W-2 for STD payments and mails the document directly to the employee's home address.
- W-2 Print Service
 - Lincoln prints STD W-2 information at year-end and mails it to the employer; the employer is responsible for providing the Lincoln W-2 or their own W-2 to the employee for tax purposes.
 - Lincoln does not pay the employer portion of FICA taxes.

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