Lincoln Financial

Lincoln National Corporation
Short-term disability coverage

What is it?

Short-term disability coverage pay eligible employees a portion of your salary while you're away from work and recovering from a covered illness or injury.

Why is this coverage valuable?

When you're unable to collect your normal paycheck due to injury or illness, your disability plan provides money to eligible employees that can help you pay your bills.

Your short-term disability coverage

	Short-term disability
Eligibility description	All full-time and part-time employees
Contribution	Your employer pays the cost of your coverage.
Coverage amount	You will receive 100% of your salary for 8 weeks, followed by 70% of your salary there after
Maximum payment period	26 weeks including the elimination period
Accident benefits begin	Day 8
Illness benefits begin	Day 8
Recurrent disability benefits	If you become disabled for the same condition within 30 days following your prior disability, your benefits will continue under the same claim.
Preexisting condition(s): Any condition or symptom for which you, in the specified time period before coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	Not applicable

Exclusions and limitations

Like any coverage, this short-term disability coverage plan does have some exclusions. You won't receive benefits if:

- Your disability is the result of a self-inflicted injury or act of war
- Your disability occurs while you're committing a felony or misdemeanor, or participating in a riot

Your benefits may be reduced if you're eligible to receive benefits from:

- Sick pay from your employer
- A state disability plan or similar compulsory benefit act or law
- A retirement plan
- Any form of employment
- Workers' compensation

This is an incomplete list of benefit exclusions. A complete list is included in the plan document. State variations apply.

©2024 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-6454383-030524
PDF 5/24 **Z01**
Order code: GP-STDEA-FLI001

This is not intended as a complete description of the coverage offered. Controlling provisions are provided in the plan document, and this summary does not modify those provisions or the coverage in any way. This is not a binding contract. A booklet of coverage will be made available to you that describes the benefits in greater detail. Refer to your booklet for your maximum benefit amounts. Should there be a difference between this summary and the plan document, the plan document will govern.

Administrative Services Only products are funded entirely by the employer. Lincoln Financial Group provides administrative and/or claims payment services only.