

Benefits At-A-Glance

**Voluntary Short-term
Disability Insurance**

The Lincoln Short-term Disability Insurance Plan:

- Provides a cash benefit when you are out of work for up to 26 weeks due to injury, illness, surgery, or recovery from childbirth
- Provides a partial cash benefit if you can only do part of your job or work part time
- Features group rates for Douglas - Cherokee Economic Authority, Inc. employees
- Offers a fast, no-hassle claims process

Short-term Disability	
Weekly benefit amount	Up to 60% of your weekly salary (\$100 minimum, \$1,000 maximum) per week, in a \$50 increment
Sickness elimination period	14 days
Accident elimination period	14 days
Maximum coverage period	26 weeks

Sickness Elimination Period

- You must be out of work for 14 days due to an illness before you can collect disability benefits. You can begin collecting benefits on day 15.

Accident Elimination Period

- You must be out of work for 14 days due to an accidental injury before you can collect disability benefits. You can begin collecting benefits on day 15.

Pre-existing Condition

- If you have a medical condition that begins before your coverage takes effect, and you receive treatment for this condition within the 3 months leading up to your coverage start date, you may not be eligible for benefits for that condition until you have been covered by the plan for 6 months.

Benefits Integration

- Your short-term disability benefit can coordinate with other sources of income, such as state disability benefits, continued income or sick pay from your employer, or Workers' Compensation. The combined benefit cannot be more than 80% of your pre-disability income.

Additional Plan Benefits	
5% Rehabilitation Assistance	Included
Premium Waiver	Included
Family Income Benefit	Included
Portability	Included

Open Enrollment

- When you are first offered this coverage (and during approved open enrollment periods), you can take advantage of this important coverage with no health examination.

Benefit Exclusions & Reductions

Like any insurance, this short-term disability insurance policy does have some exclusions. You will not receive benefits if:

- Your disability is the result of a self-inflicted injury or act of war
- You are not under the regular care of a doctor when you request disability benefits

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

- A state disability plan or similar compulsory benefit act or law
- A retirement plan
- Social Security
- Any form of employment
- Workers' Compensation

A complete list of benefit exclusions and reductions is included in the policy. State restrictions may apply to this plan.

Questions? Call 800-423-2765 and mention Group ID: DCEA.

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

Insurance products (policy series GL1101) 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. Product availability and/or features may vary by state. Limitations and exclusions apply.



Voluntary Short-term Disability Premium

Here's how little you pay with group rates.

Your estimated monthly premium can be calculated in three easy steps:

1. Multiply your weekly salary (up to \$1,667) by 0.6. If your weekly salary exceeds \$1,667, multiply \$1,667 by 0.6.	$\frac{\$ \text{ weekly salary}}{\times 0.6} = \text{maximum limit}$
2. Select a coverage amount in a \$50 increment that does not exceed the max limit.	$\frac{\$ \text{ coverage amount}}{\times \text{premium rate}} = \$ \text{ monthly premium}$
3. Multiply this amount by your age-range premium rate from the table.	

Age Range	Premium Rate
0 - 39	0.07070
40 - 49	0.09800
50 - 59	0.11250
60 - 99	0.12720

The Lincoln National Life Insurance Company
Please see prior page for product information.

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