

# Long-term disability insurance helps you make ends meet when you're out of work.

If you get sick or hurt and can't work, you still need to provide for yourself and your loved ones. Sick leave and short-term disability can help, but they only last so long.

Long-term disability insurance from Lincoln Financial Group can help. If you are out of work for an extended period due to injury, illness, or surgery, you receive a monthly cash benefit while you are disabled.

For example, if you get hurt and can't work:

- You have a certain number of days before your long-term disability insurance kicks in (called an elimination period). During this time, you may be covered by sick leave and/or short-term disability.
- After this period, you receive a monthly cash benefit until you're able to return to work or your coverage period ends.

## It pays to have long-term disability insurance.

Long-term disability insurance is a simple way to protect your income when you can't work. You receive a cash benefit each month to help you keep up with your expenses, such as:

- the rent (or mortgage)
- car payments and repairs
- child care
- groceries
- medical bills
- utilities and more

## It's affordable, too, with group rates.

Group rates are typically more affordable than what you might pay for an insurance plan on your own. And with payroll deduction, no money is due now — your premium simply comes out of your paycheck.





## Now Available to All Full-Time Employees of Central Lyon Community School:

Long-term disability insurance with affordable group rates

# Get back on your feet. Both physically and financially.

While it's human nature to hope for the best, it's also important to plan for the worst. Like being out of work for an extended period when you're sick or injured.

### Here's how this important coverage works.

1. If you are out of work due to injury, illness, or surgery, there is a 90-day period before you begin collecting disability benefits. This is called the elimination period. You may be covered by employer-sponsored sick leave and/or short-term disability during this time.
2. After the elimination period, you receive 60% of your monthly salary (up to a maximum cash benefit of \$5,000 per month) until you're able to return to work or your coverage period ends.
3. You may receive an additional 10% (up to \$5,000) each month if you are disabled and not able to perform two or more Activities of Daily Living (ADLs), such as bathing, dressing, or eating.

*A complete Summary of Benefits is included on the next few pages.*

### Here's how little you pay with group rates.

Your estimated monthly premium is determined by multiplying your monthly salary amount (up to \$8,333) by your age-range premium rate. If your monthly salary exceeds \$8,333, multiply \$8,333 by your premium rate.

$$\begin{array}{r}
 \$ \quad \frac{\quad}{\text{monthly salary}} \\
 \times \quad \frac{\quad}{\text{premium rate}} \\
 \hline
 =\$ \quad \frac{\quad}{\text{monthly premium}}
 \end{array}$$

| Age Range | Premium Rate |
|-----------|--------------|
| 0 - 24    | 0.00080      |
| 25 - 29   | 0.00080      |
| 30 - 34   | 0.00130      |
| 35 - 39   | 0.00210      |
| 40 - 44   | 0.00320      |
| 45 - 49   | 0.00450      |
| 50 - 54   | 0.00590      |
| 55 - 59   | 0.00750      |
| 60 - 64   | 0.00620      |
| 65 - 69   | 0.00500      |
| 70 - 74   | 0.00430      |
| 75 - 99   | 0.00430      |

**No money is due at enrollment.** Your premium simply comes out of your paycheck.

### The Lincoln Long-term Disability Insurance Advantage Plan:

- Provides a cash benefit after you are out of work for 90 days or more due to injury, illness, or surgery
- Features group rates for employees
- Includes *EmployeeConnect*<sup>SM</sup> services, which give you and your family confidential access to counselors as well as personal, legal, and financial assistance

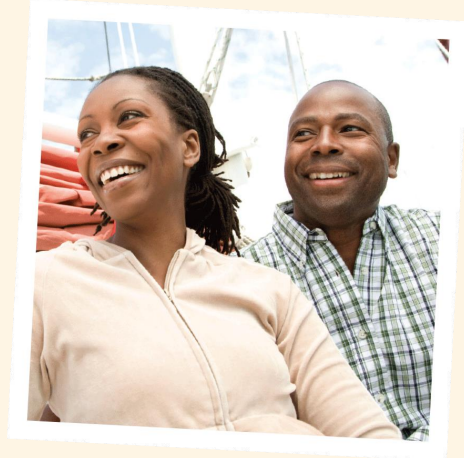


# Long-term Disability Insurance | Advantage Plan Summary of Benefits

Prepared for: **All Full-Time Employees of Central Lyon  
Community School**

Group rates for employees make long-term disability insurance more affordable than ever. This coverage provides a monthly cash benefit if you are not able to work due to an injury, illness, or surgery. Additional plan benefits and services are outlined on the following pages.

Your premium comes out of your paycheck, so no money is due now.



## Cash Benefit

### Long-term Disability

|                                     |   |
|-------------------------------------|---|
| Monthly benefit amount              | 60% of your monthly salary, limited to \$5,000 per month                          |
| Elimination period                  | 90 days   |
| Coverage period for your occupation | 24 months   |
| Maximum coverage period             | Up to age 65 or Social Security Normal Retirement Age (SSNRA), whichever is later |

### Monthly Benefit Amount

- Your monthly benefit is taxable if your premium is paid with pre-tax dollars (through payroll deduction).

### Elimination Period

- This is the number of days you must be disabled before you can collect disability benefits.
- The 90-day elimination period can be met through either total disability (out of work entirely) or partial disability (working with a reduced schedule or performing different types of duties).

### Coverage Period for Your Occupation

- This is the coverage period for the trade or profession in which you were employed at the time of your disability (also known as your own occupation).
- You may be eligible to continue receiving benefits if your disability prohibits you from any employment for which you are reasonably suited through your training, education, and experience. In this case, your benefits are extended through the end of your maximum coverage period (benefit duration).

## Maximum Coverage Period

- This is the total amount of time you can collect disability benefits (also known as the benefit duration).
- Benefits are limited to 24 months for mental illness; 24 months for substance abuse; and 24 months for specified illnesses.

## No Health Examination Required

- You can take advantage of this important coverage now, with no health examination, if you are an eligible employee of Central Lyon Community School.

## 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 12 months.

## Additional Plan Benefits and Services

| Additional Plan Benefits    |          |
|-----------------------------|----------|
| Premium Waiver              | Included |
| Progressive Income Benefit  | Included |
| Family Care Expense Benefit | Included |
| Portability                 | Included |

### Premium Waiver

- You won't have to pay your long-term disability insurance premium during a period of total disability (out of work entirely) or partial disability (working with a reduced schedule or performing different types of duties).

### Progressive Income Benefit

- This benefit pays an additional 10% if you are receiving total or partial disability and are not able to safely and completely perform two or more Activities of Daily Living (ADLs) without another person's active, hands-on assistance. This also applies to cognitive impairment, dependent on state approval.
- A partial list of ADLs includes bathing; dressing; toileting; transferring in and out of any bed, chair, or wheelchair without the help of equipment; continence; and eating.

### Family Care Expense Benefit

- This benefit helps pay for dependent care if you are receiving total or partial disability and are out of work due to a covered claim.
- To qualify, you must have either:
  - a partial disability; or
  - a total disability and be terminally ill, suffer a cognitive impairment, or not be able to perform two or more Activities of Daily Living (ADLs) without another person's active, hands-on assistance.

## Portability

- You may be able to continue your coverage if you leave your job.
- To take advantage of this benefit, send your written application and first premium payment to Lincoln Financial Group within 31 days of the date your coverage would otherwise end.

## Additional Plan Services

*EmployeeConnect*<sup>SM</sup>

Included

### ***EmployeeConnect*<sup>SM</sup> Services**

- This employee assistance program provides you and your family confidential access to counselors and other helpful resources for personal, legal, and financial issues.
- Program services include:
  - Unlimited, 24/7 access to information and referrals
  - Up to four free sessions with a counselor each year (per person, per short-term issue)
  - One free consultation with a network attorney (with subsequent meetings at a reduced fee)
  - Online tools, tutorials, videos, and much more

## Benefit Exclusions & Reductions

Like any insurance, this long-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 disability occurs while you are committing a felony or participating in a riot
- Your disability occurs while you are imprisoned for committing a felony
- Your disability occurs while you are residing outside of the United States or Canada for more than 12 consecutive months for a purpose other than work

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
- Salary continuance
- Sick leave

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

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.

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