

Money, security, recovery

Long-term disability insurance

Friends send flowers

Long-term disability insurance sends cash. When a covered disability keeps you out of work, long-term disability insurance helps keep your budget protected. And when you buy insurance offered to an employee group, you reap the advantages:

Cost. This coverage is offered at group rates, which are often less expensive than rates for individual policies.

Convenience. Payroll deduction is simple and easy if this coverage is funded by you.

Confidence. You can choose quality coverage recommended by your employer.

How much coverage do you need?

Your benefits continue for the policy's benefit period or until you are no longer disabled, whichever comes first. Here are just a few of the expenses you may incur while you aren't working:

 Food	 Car payments and maintenance
 Utilities	 Mortgage or rent

Benefits that make your insurance even more valuable

Survivor Income Benefit. A lump sum is paid to your beneficiaries if you die while on disability.

Waiver of Premium. You don't have to pay premiums during periods of approved disability under our policy.

Added value

*EmployeeConnect*SM services provide you and your family members with access to counselors and assistance for personal, legal, financial and other issues.

Conditions that could lead to a long-term disability claim include:

- Surgery
- Illness
- Injury
- Accident



See summary of benefits for a complete list of plan details.

How long-term disability income insurance works

Mike signed up for long-term disability insurance when he became a full-time employee several years ago. Two months ago, he was injured in a traffic accident that resulted in a covered disability.

His policy has an elimination period of 90 days. If he is disabled after that time, he is eligible to begin collecting benefits. The policy provides a maximum benefit of 60% of pay, up to \$5,000 a month, and a maximum benefit duration of five years.

Mike paid for his insurance with after-tax dollars, so his benefits are tax-free.*

If Mike's disability prevents him from working for 10 months, here are the benefits he could collect:

Sample LTD benefit payment

Mike's monthly pay	\$5,000
Mike's maximum monthly benefit	× 60%
Mike's monthly benefit	= \$3,000
Mike's approved benefit duration	× 7
Mike's total long-term disability benefit	= \$21,000

Mike's policy includes a 90-day elimination period, so his benefit duration is seven months.

*If the cost of Mike's coverage is paid pretax, he will pay tax on the benefits he receives during his disability.



Get cash when you need it most with long-term disability insurance from Lincoln Financial.

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