Long-term disability insurance

Product conditions

- All employees to be covered are Actively at Work on the policy's effective date. If any individual does not meet the Actively at Work requirement, we will require full disclosure of all necessary information to evaluate the risk. After reviewing this information, we reserve the right to revise or withdraw this proposal. Unless disabled on the prior workday or on the day of absence, an employee will be considered Actively at Work on the following days;
  - a Saturday, Sunday or holiday which is not a scheduled workday;
  - a paid vacation day, or other scheduled or unscheduled non-workday; or
  - an excused or emergency leave of absence (except a medical leave).
- This plan does not replace any state mandated disability program.

Class and eligibility descriptions

Long-Term Disability Insurance	
Option	1
Class	1
Class Description	All Full-Time Employees
Employer Contribution	100%
Required Employee Participation	100%
Contribution Basis	Pre-Tax
Minimum Hours	30 unless otherwise agreed upon

Long-Term Disability Benefit Overview

Long-Term Disability Benefits	
Option	1
Class	1
Class Description	All Full-Time Employees
Benefit Percent	60%
Maximum Monthly Benefit Amount	$10000
Minimum Monthly Benefit Amount	$100
Elimination Period	180 Days
Maximum Benefit Period	To 65 / Reducing Benefit Duration
Pre-Existing Conditions*	Subject to a 3/12 pre-existing limitation
Definition of Earnings	Basic Annual Earnings Excluding Overtime, Bonuses, & Commission
Integration	Social Security
Own Occupation Period	24 Months
Specialty Own Occupation	Not Applicable
Return to Work Incentive	To 65 / Reducing Benefit Duration
Partial Disability	Residual with Progressive
Mental and Nervous Limitation	24 Months
Substance Abuse Limitation	24 Months
Specified Illness Limitation	No Limitation
Vocational Rehabilitation Benefit	Voluntary
Reasonable Accommodation Benefit	Included
Conversion	Not Included
Portability	Not Included
Family Income Benefit	3 Months
Employee Assistance Program (EmployeeConnect)	Included

* Pre-existing condition limitation applies to **all** insurance amounts, including those offered on a Guarantee Basis.

A FICA MATCH SERVICE is included on all new and existing LTD business at no additional charge. With this service, Lincoln Financial Group matches the policyholder's share of FICA taxes on payments made to disabled employees; generates monthly reports summarizing what has been paid and withheld; and prepares W-2 forms at year-end for LTD benefits paid to each disabled employee.