

Maine Veteran’s Homes

Benefits At-A-Glance

All benefit eligible employees

Supplemental Short-Term Disability Insurance

The Lincoln Short-term Disability Insurance Plan:

- Provides a cash benefit when you are out of work for up to 13 weeks due to injury, illness, surgery, or recovery from childbirth
- Starts with a “core plan” that is contributed to by Maine Veteran's Homes
- Offers a simple “buy-up” option that lets you enhance your benefit at affordable group rates
- Features group rates for Maine Veteran’s Homes employees
- Offers a fast, no-hassle claims process

Core Plan (paid by Maine Veteran’s Homes)

Weekly benefit amount	66.7% of your weekly salary, limited to \$350 per week
Maximum coverage period	13 weeks

“Buy-Up” Option (paid by you through payroll deduction)*

*you must be earning at least \$28,000 annually in order to enroll in the buy-up option

Weekly benefit amount	66.7% of your weekly salary, limited to \$1,500 per week
Maximum coverage period	13 weeks

Elimination Period

- This is the number of days you must be disabled before you can collect disability benefits.
- Benefits are payable after a period of seven calendar days due to injury or sickness.

Partial Disability Benefits

- Partial disability benefits can be payable if your earnings are between 20% and 80% of your pre-disability earnings.

Successive Disability Benefits

- If you become disabled for the same condition within two weeks following your prior disability, your benefits will continue under the same claim.

Maximum Coverage Period

- This is the number of weeks you can collect disability benefits (also known as the benefit duration).

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 12 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.

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
- Your disability is the result of cosmetic surgery, unless related to a disabling condition
- Your disability occurs while you are committing a felony or misdemeanor or participating in a riot

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

- Sick pay from your employer
- 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.

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 policy, the policy will govern.

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