

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 26 weeks due to injury, illness, surgery, or recovery from childbirth
- Features group rates for Alex Lee Inc. employees
- Offers a fast, no-hassle claims process

Alex Lee, Inc.

Voluntary Short-Term Disability Benefits At-A-Glance

All part-time electing employees

Voluntary STD (paid by you through payroll deduction)	
Weekly benefit amount	\$125 per week
Maximum coverage period	26 weeks

Elimination Period

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

Successive Disability Benefits

- If you become disabled for the same condition within 14 days 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).

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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Supplemental Short-term Disability Insurance At-A-Glance

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Supplemental Short-Term Disability Premium

Calculate Your Premium

Use the employee voluntary short-term disability premium rate table provided to below to calculate your cost and benefit.

Note: The maximum weekly covered earnings are equal to the maximum weekly benefit divided by the benefit percentage.

Premium Rate per Employee per week
\$4.90

This worksheet allows you to approximate your monthly contributions for voluntary short-term disability insurance coverage.

Lincoln Financial Group

Please see prior page for product information.

Supplemental Short-term Disability Insurance Premium Calculation

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