

## Group Short-Term Disability Insurance

### SUMMARY OF BENEFITS

Sponsored by: Cannon Cochran Management Services, Inc.

Short-term disability is intended to protect your income for a short duration in case you become ill or injured.

STD Benefit	Employee			
	<b>Weekly Benefit</b>	<b>Maximum Weekly Benefit</b>	<b>Elimination Period (Accident/Illness)</b>	<b>Maximum Benefit Duration</b>
	60%	\$1,000	Benefits begin on: 15 <sup>th</sup> day/15 <sup>th</sup> day	24 weeks
<b>Benefit Reductions</b>	Your benefits may be reduced if: <ul style="list-style-type: none"> <li>You are receiving benefits from any compulsory benefit, act, or law, such as a state disability plan.</li> <li>You are receiving sick leave pay from your employer.</li> </ul>			
<b>Additional Benefits</b>	Survivor Income Benefit Rehabilitation Assistance Benefit <b>See your Schedule of Benefits on your Certificate for more information</b>			

Enrolling for Coverage	
<b>Eligibility:</b>	All employees in an eligible class. You are able to take advantage of this coverage now without a health examination. You may not be offered this opportunity again, or may be responsible for the cost of required examinations.

Semi-Monthly Premium Calculation		
		EXAMPLE
List your weekly earnings (*Maximum covered payroll is \$1,666.67 Weekly)	\$ _____	\$500
Multiply by this premium factor	_____	0.0126
Your Estimated Semi -Monthly Premium	\$ _____	\$6.30

\*\*This is an estimate of premium cost. Actual deductions may vary slightly due to rounding and payroll frequency.

(Please see other side)

## Understanding Your Benefits

<b>Total Disability</b>	Due to an injury or illness, you are unable to perform each of the main duties of your regular occupation.
<b>Partial Disability</b>	Due to an injury or illness, you are unable to perform each of the main duties of your regular occupation on a full-time basis. Partial Disability benefits may be payable if you are earning at least 20% of the income you earned prior to becoming disabled, but not more than 99%. Partial disability benefits allow you to work and earn income from your employer as well as continue to receive benefits, which may enable you to receive 100% of your income during your time of disability.
<b>Continuation of Disability</b>	If you return to work full-time but become disabled from the same disability within 2 weeks of returning to work, you will begin receiving benefits again immediately.
<b>Benefit Exclusions</b>	You will not receive benefits in the following circumstances: <ul style="list-style-type: none"><li>• Your disability is the result of a self-inflicted injury.</li><li>• You are not under the regular care of a doctor when requesting disability benefits.</li><li>• Your disability is covered under a worker's compensation plan and/or is due to a job-related sickness or injury.</li><li>• You are receiving payment under a salary continuance or retirement plan sponsored by the group policyholder.</li></ul>
<b>Benefit Reductions</b>	Your benefits may be reduced if you are receiving benefits from any of the following sources: <ul style="list-style-type: none"><li>• Any governmental retirement system earned as a result of working for the current policyholder;</li><li>• Any disability or retirement benefit received under a retirement plan;</li><li>• Any Social Security, or similar plan or act, benefits;</li><li>• Earnings from any form of employment.</li></ul>
<b>Coverage Termination</b>	This coverage will terminate when you terminate employment with this policyholder, or at your retirement.

## For assistance or additional information

Contact Lincoln Financial Group at (800) 423-2765 or log on to [www.LincolnFinancial.com](http://www.LincolnFinancial.com)

NOTE: 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. Should there be a difference between this summary and the policy, the policy will govern.

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