Group disability insurance offers income protection

Disability is often called the “forgotten risk,” as few employees think about how they would survive financially with no earned income. The impact of a disabling illness or injury, both financially and emotionally, is devastating.

While health insurance may cover most medical bills, daily living expenses such as rent or mortgage, car payments, and utilities continue. Short-term disability insurance provides partial income replacement if you are unable to work due to a qualifying non-occupational illness or injury for periods ranging from a few days to several weeks.

Eligibility	All full-time and part-time employees, excluding faculty and executives working a minimum of [illegible] hours per week. [illegible] hire.
Benefit	Voluntary STD is paid for by you. If you purchase this coverage, become disabled (as defined in the plan), and remain disabled through the elimination period, you will receive 60% of your weekly earnings, less other deductible sources of income, such as state-mandated benefits and sick pay (see your plan booklet for details). The maximum weekly benefit is $3,000
Elimination Period	Benefits are payable immediately for disability due to injury, or after a period of 7 calendar days for disability due to sickness.
Maximum Duration	Short-term disability benefits will end at either the end of the disability or the end of the 26th week of disability, whichever comes first.
Definition of Disability	You will be considered disabled if you are unable to perform the duties of your “own job.” Refer to your certificate of coverage for definitions of “own job” and “any job.”
Partial Disability Benefits	Partial disability benefits can be payable if your earnings are between 20% and 80% of your pre-disability earnings.
Successive Disability	If you become disabled for the same condition within 14 days following your prior disability, your benefits will continue under the same claim.

Please Note: Taxability will vary based on election and employer and employee contributions. Pre-existing condition exclusions may affect the payment of benefits. Please see your Human Resources department or Benefits department for additional information.

Online solutions to manage your benefits

My Lincoln Portal℠ offers secure access to online resources and tools to help you better understand and manage your benefits. You can:

- Report an absence or track the status of an existing absence
- Review claim payment information
- Complete a statement of health (Evidence of I