



Feel better

Short-term disability insurance

Conditions that could lead to a short-term disability claim include:

Surgery

Illness

Injury

Accident



Protect your paycheck

Lincoln Short-term Disability Insurance replaces a portion of your income when you are recovering from a covered illness or injury—a big help for keeping up while you are unable to work. You can feel better sooner knowing that your income is protected while you're on the mend. And you can reap the advantages of buying insurance that's offered to employees as a group:

Cost. This coverage is offered at group rates, which are often less expensive than rates for individual policies.

Convenience. Payroll deduction is simple and easy if this coverage is funded by you.

Confidence. You can choose quality coverage recommended by your employer.

How much coverage do you need?

Here are just a few of the expenses you may incur while you aren't working due to illness or injury:



Food



Car payments and maintenance



Utilities



Mortgage or rent

Some of your expenses could be covered by your savings, but you probably have better plans for your money—a vacation, home improvements, or something else. You can help protect those hard-earned savings with disability income insurance.

Partial Disability Benefit: We help you get back to work

If you're only able to do part of your job or work part time, you can receive partial benefits. With your part-time earnings and your Partial Disability Benefit, you could receive up to 100% of your predisability earnings.

Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

See summary of benefits for a complete list of plan details.

How short-term disability income insurance works

Lisa signed up for short-term disability insurance when she became a full-time employee two years ago. Recently she learned she has a health condition that will prevent her from working for eight weeks.

Her policy has a maximum benefit of 60% of pay, up to \$1,000 a week, and a maximum benefit duration of 13 weeks. Payments can begin after the seven-day elimination period. So Lisa's benefits begin on the eighth day of her condition.

Because Lisa paid for her insurance with after-tax dollars, her benefits are tax-free.*

Sample STD benefit payment

Lisa's weekly pay	\$1,000
Lisa's maximum weekly benefit	× 60%
Lisa's weekly benefit	= \$600
Lisa's approved benefit duration	× 7
Lisa's total short-term disability benefit	= \$4,200

Lisa's plan includes a seven-day elimination period, so her benefit duration is seven weeks.

*If the cost of Lisa's coverage is paid pretax, she will pay tax on the benefits she receives during her disability.



Protect your budget when you can't work with short-term disability insurance from Lincoln Financial.

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