Lincoln Financial Group®

Sharyland Independent School District
Short-term disability insurance

What is it?

Short-term disability insurance pays you a portion of your salary while you're away from work or recovering from a covered illness or injury.

Why is this coverage valuable?

When you're unable to collect your normal paycheck due to injury or illness, your disability policy provides money that can help you pay your bills.

Your short-term disability coverage

	Short-term disability
Eligibility description	All full-time employees electing option 4 (61 day sickness and 61 day accident)
Contribution	You pay the cost of your coverage.
Coverage amount	66.67% of your weekly salary to a maximum of $8,000 per week
Maximum payment period	5 weeks including the elimination period
Accident benefits begin	Day 61
Illness benefits begin	Day 61
Hospitalization benefits begin	Day 1
Recurrent disability benefits	If you become disabled for the same condition within 2 weeks following your prior disability, your benefits will continue under the same claim.
Evidence of insurability (EOI): A health statement requiring you to answer a few medical history questions.	Health statement may be required.
Preexisting conditions: Any condition or symptom for which you, in the specified time period before coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	Not applicable

Short-term disability rate information

Monthly rate	$0.333 per $10 of covered benefit

Exclusions, limitations, and reductions

Like any insurance, this short-term disability insurance policy does have exclusions. You won't receive benefits if:

- Your disability is the result of a self-inflicted injury or act of war
- Your disability occurs while you're committing a felony or misdemeanor, or participating in a riot

This is an incomplete list of benefit exclusions. A complete list is included in the policy. State variations apply.

Your benefits may be reduced if you're eligible to receive income or benefits from:

- State disability or no-fault insurance
- A retirement plan
- Social Security
- Any form of employment
- Workers' compensation
- Salary continuance plan
- Sick leave
- State paid family leave benefits
- Any other group insurance plan
- Unemployment
- Recovery from third party

State variations apply.

Lincoln Financial Group®

Sharyland Independent School District
Long-term disability insurance

What is it?

Long-term disability insurance pays you a portion of your salary while you're away from work or recovering from a covered illness or injury.

Why is this coverage valuable?

When you're unable to collect your normal paycheck due to injury or illness, your disability policy provides money that can help you pay your bills.

Your long-term disability coverage

	Long-term disability
Eligibility description	All full-time employees electing the STD option 4 (61 day sickness and 61 day accident)
Contributions	You pay the cost of your coverage.
Coverage amount	66.67% of your monthly salary to a maximum of $8,000 per month
Maximum payment period	Social Security Normal Retirement Age (SSNRA) or maximum benefit period outlined below, whichever is later: **Age at disability** / **Maximum benefit period** Under 60 / To age 65 60 / 60 months 61 / 48 months 62 / 42 months 63 / 36 months 64 / 30 months 65 / 24 months 66 / 21 months 67 / 18 months 68 / 15 months 69+ / 12 months
Elimination period	90 days
Evidence of insurability (EOI): A health statement requiring you to answer a few medical history questions.	Health statement may be required.
Preexisting condition(s): Any condition or symptom for which you, in the specified time period before coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	3 months lookback; 12 months after exclusion
Premium waived if disabled: Premium won't need to be paid when you're receiving benefits.	Not applicable
EmployeeConnect [SM] **services:** Gives you and your family confidential access to counselors, along with personal, legal, and financial assistance.	Included

Long-term disability rate information

Monthly rate	$0.390 per $100 of covered payroll