

LINCOLN FINANCIAL GROUP
SUMMARY OF GROUP SHORT TERM DISABILITY INSURANCE BENEFITS
FrankCrum

Class 1: All Full-Time Employees whose annual earnings are less than \$20,000

EFFECTIVE DATE	July 1, 2006
ELIGIBILITY	All full time active employees working 30 or more hours per week are eligible for short-term disability (STD) coverage. A delayed effective date will apply if the employee is not actively at work on the date the insurance would otherwise take effect.
WEEKLY BENEFIT	If you are totally disabled beyond the elimination period, due to a covered injury or sickness, you will be eligible to receive a maximum weekly benefit of \$200. This benefit may be reduced by income or benefits from certain other income sources listed in your certificate.
DEFINITION OF TOTAL DISABILITY	Total disability is defined as the inability to perform each of the main duties of your regular occupation due to injury or sickness.
ELIMINATION PERIOD	Benefits begin on the 14 th day for disability due to an accident. Benefits begin on the 14 th day for disability due to an illness.
BENEFIT DURATION	The maximum benefit duration is 26 weeks.
PARTIAL DISABILITY BENEFITS	Partial disability means that, due to sickness or injury, the insured is unable to perform one or more of the main duties of his or her regular occupation, or is unable to perform such duties on a full-time basis. Lincoln Financial does not require that the employee be totally disabled prior to receiving partial benefits. A disabled employee can satisfy the elimination period with days of total disability, partial disability or a combination of both. An employee may qualify for a partial disability benefit if he or she is partially disabled and is earning at least 20% of his or her pre-disability income. Partial benefits are payable until either the maximum benefit duration is reached, the employee is no longer partially disabled or earning more than 99% of basic weekly earnings, is able to engage in partial disability employment or full time employment, but chooses not to; or fails to take a medical exam or provide additional proof requested by Lincoln Financial.
EXCLUSIONS	Lincoln Financial's standard plans do not pay STD benefits for any period of disability: <ul style="list-style-type: none">• Which is the result of self-inflicted injury;• During which the insured employee is not under the regular care of a doctor;• Which is the result of a sickness or injury covered by Workers' Compensation;• Which is due to a job-related sickness or injury; or• During which the insured employee receives payment under a salary continuance or retirement plan sponsored by the group policyholder.
GUARANTEE ISSUE	This coverage is extended to you without requiring evidence of insurability.
PREGNANCY	Pregnancy is treated as an illness. The definition of disability must be satisfied and the elimination period completed before benefits would begin.
NON-OCCUPATIONAL	STD insurance only covers non-occupational injury or sickness. Workers' Compensation normally covers an employee's work-related accident, injury or illness.
TERMINATION	STD insurance coverage will terminate at retirement.

This is only a summary of coverage and is not a binding contract. A certificate of coverage will be made available to you shortly which describes the benefits in greater detail. Should there be differences between this summary and the contract, the contract will govern.

Group insurance products are issued by The Lincoln National Life Insurance Company (Ft. Wayne, IN), **which is not licensed and does not solicit business in New York**. In New York, group insurance products are issued by Lincoln Life & Annuity Company of New York (Syracuse, NY).

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. **Affiliates are separately responsible for their own financial and contractual obligations.**