Lincoln Financial℠

City of Springfield Oregon
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
Contributions	Your employer pays the cost of your coverage.
Coverage amount	60% of your monthly salary to a maximum of $10,000 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 (but not less than five years)
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	After the end of your short-term disability or a period of 90 days of disability, whichever is greater.
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.	Three months lookback; 12 months after exclusion
Premium waived if disabled: Premium won't need to be paid when you're receiving benefits.	Yes
EmployeeConnect℠ **services:** Gives you and your family confidential access to counselors, along with personal, legal, and financial assistance.	Included

Exclusions, limitations, and reductions

Like any insurance, this long-term disability insurance policy does have some 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
- Your disability occurs while you're imprisoned for committing a felony

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

- A state disability plan or similar compulsory benefit act or law
- A retirement plan
- Social Security
- Any form of employment
- Workers' compensation
- Salary continuance
- Sick leave

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

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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. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the contract, the contract will govern.

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