



Jefferson Pilot Financial is now Lincoln Financial Group.

Long-Term Disability Insurance

GLM-01208 4/06

Life and AD&D

Long-Term Disability

Short-Term Disability

Dental

Worksite

Long-Term Disability Insurance

Nearly everyone protects their car, home, health and valuables with insurance. We need to protect our income too. With LTD insurance from Lincoln Financial Group, you can provide this valuable protection at very economical group rates.

PAYCHECK PROTECTION

Long-Term Disability insurance (LTD) is one of the best bargains in the insurance marketplace. This valuable coverage not only provides employees replacement income when disabled, but also benefits employers by including return-to-work programs to help the employee get back to full-time productivity. It's an excellent benefit to let employees know you value their service and want to help them protect a most valuable asset – their income.

Many people think health insurance and workers compensation are all they need. Yet many injuries occur off the job and aren't covered by workers comp. Health insurance is great for paying medical bills, but it doesn't pay the mortgage, utilities and other monthly and weekly expenses.

LTD insurance helps employees maintain their lifestyle and pay important bills when they're disabled due to illness or injury. The benefit pays a percentage of an employee's pre-disability salary on a monthly basis. Lincoln Financial Group's policies also include important programs and services to help employees get back to productive employment and full earning potential as quickly as possible, which benefits both the employee and the employer.

RETURN-TO-WORK PROGRAM FEATURES AND VALUE-ADDED SERVICES

Lincoln Financial Group offers valuable programs and services to assist disabled employees and help them return to full productivity. Through a variety of proven approaches and a professional staff dedicated to disability management, insured employees are eased back into the workplace in a timely manner.

Return-To-Work Program Features:

- **Accumulation of the Elimination Period** allows the elimination period to stop and start without requiring a new elimination period to begin. This encourages the insured to return to work on a trial or part-time basis. Lincoln Financial Group's standard accumulation period is twice the elimination period. For example, a 90-day elimination period may be accumulated over a period of 180 days.

**In the U.S., 2,330 disabling
injuries occur every hour
– one every two seconds.**

**2002 National Safety
Council: Injury Facts**

- **Progressive Partial Disability Benefit with Return-To-Work Incentive** permits a claimant to receive a higher level of income than they would from the total disability benefit.
- **Liberal Earnings Test** allows a claimant to earn up to 99 percent of their pre-disability income during the first 24 months of partial disability and up to 85 percent thereafter (up to 60 percent for the Value Plan).
- **Vocational Rehabilitation Benefits** provide individually tailored programs to assist employees with successful recovery and re-entry to the workplace. Our vocational rehabilitation professionals review each claim independently and work with the claimant to determine the most appropriate course of action.
- **Reasonable Accommodation Benefits** reimburses employers for special equipment, training or structural modifications at the workplace to accommodate disabled employees and maximize their productive capabilities.

A CHOICE OF PLAN DESIGNS

From a cost-conscious Value Plan to the full-featured Premier Plan, Lincoln Financial Group offers a range of contract designs. If you need the core elements of the Premier Plan with selected cost-control elements, our Advantage Plan is the design of choice. Lincoln Financial Group also offers an LTD Value Plan that provides a more affordable option for some employers. With seasoned experts in the field, Lincoln Financial Group will work with you to ensure a plan is designed specifically for your group's unique needs.

STANDARD PLAN FEATURES AND OPTIONS

- Various employer/employee funding options, including voluntary and core buy-up plan designs.
- Premium options on an age-banded or composite-rate basis.
- Zero-day residual allows employees to fulfill the elimination period with days of partial or total disability, or a combination of both.
- A standard lump sum survivor income benefit of three times the insured's gross monthly benefit. Additional options are available.
- Waiver of premium allows payments for LTD coverage to be waived during the period of disability.
- FICA match standard on all plans.
- Recovery benefit for commissioned employees allows the insured to return to full-time employment in his/her own occupation while receiving an additional benefit for up to six months as they rebuild their pre-disability earnings.
- Employee Connect is included as a value-added service to our LTD coverage. The program consists of assistance services for both the employee and their immediate family. Services include both telephone and Web access to staff professionals, four in-person sessions, telephone access to attorneys and financial consultants as well as eldercare and childcare services.

*“Unless you're Bill Gates,
you're just one serious illness
away from bankruptcy.”*
Dr. David Himmelstein,
Harvard Report Lead
Author: *Illness and Injury as*
Contributors to Bankruptcy

OPTIONAL COVERAGE

Lincoln Financial Group also offers options to enhance your LTD benefit package.

- **Critical Illness Option** helps the employee maintain financial security during recovery of a critical illness. Covered illnesses include: heart attack, stroke, certain cancers, organ transplants and kidney failure. The critical illness benefit provides a lump payment up to \$25,000. The insured does not have to be totally disabled to receive this benefit. In the event an insured individual doesn't survive, the benefit is paid to beneficiaries.
- **Progressive Income Benefit** is an Activities of Daily Living (ADL) contract feature to provide additional income protection for catastrophic disability. This benefit will pay up to 100 percent of pre-disability earnings when a claimant is unable to perform at least two of six ADLs or suffers from serious cognitive impairment.
- **EAP Plus** is an optional employee assistance program offering all the benefits of Employee Connect along with added features to benefit both employees and employers.

Coverages are subject to exclusions and limitations. For more information about this valuable coverage, contact your employee benefit advisor or call (800) 423-2765 and ask for the Lincoln Financial Group sales office in your area.

This is not a contract. Insurance coverage is underwritten by Jefferson Pilot Financial Insurance Company. This brochure is not intended as a complete description of Jefferson Pilot Financial Insurance Company's insurance coverage. The controlling provisions are provided in the policy and this brochure does not modify those provisions or the insurance in any way. Some features or coverage described in these materials may not be available in all states. Employee Assistance Program is provided by Bensinger, Dupont and Associates.

Jefferson-Pilot Corporation merged with Lincoln National Corporation on April 3, 2006. The brand name of the group insurance division is now Lincoln Financial Group. This division markets non-medical employer-sponsored and worksite insurance products including life, long-term and short-term disability, dental, and employee assistance programs through a distribution system consisting of 42 sales offices nationwide and two home offices in Omaha, Neb. and Atlanta, Ga.



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