
Voluntary Long-Term Disability Insurance

SUMMARY OF BENEFITS

Sponsored by: Mississippi State Auditors

Effective date: December 1, 2009

Long-term disability is intended to protect your income for a long duration after you have depleted short-term disability or any sick leave your company may offer.

Eligibility	All full-time active employees working 30 or more hours per week in an eligible class are eligible for coverage on the policy effective date.
Maximum Weekly Benefit	Any \$100 Increment up to a maximum of \$7,500 not to exceed 60% of annual salary-minimum of \$500
Maximum Benefit Duration	To Age 65 / Reducing Benefit Duration
Own Occupation Period	24 Months
Elimination Period	90 days The number of days you must be disabled prior to collecting disability benefits.
Accumulation of Elimination Days	You can satisfy the days of your elimination period with either total (off work entirely) or partial (working some hours at your current job) disability. If you are working on a partial basis, you will have 2x the elimination period days to satisfy the total of 90 days.
Pre-Existing Condition	You may not be eligible for benefits if you have received treatment for a condition within the past 12 months until you have been covered under this plan for 12 months.
Waiver of Premium	You will not be required to pay premium during any time of approved total or partial disability.
Survivor Income Benefit	A survivor benefit may be paid to your beneficiary if you should die while receiving qualifying disability payments.
Enrollment	You are able to take advantage of this coverage now without a health examination. You may not be offered this opportunity again.
Benefit Limitations	Mental Illness: 24 months Substance Abuse: No Limit Specified Illness: No Limit
Portability	If your employment is terminated for any reason other than retirement, disability, or a leave of absence, you can keep your current LTD coverage at the same rate for up to 12 months. Your current coverage must have been in force for at least 12 months.

COST

List your monthly earnings
(Maximum covered payroll is
\$12,500 monthly) \$ _____

Multiply by 60% \$ _____

Based on the amount shown
on line 2 (above), determine
the coverage you want, not to
exceed the number on line 2
(Round down to the next
lower \$100 increment)

Write the total amount of
coverage you have elected \$ _____

Find your age and factor and
multiply _____

Estimated bi-weekly premium \$ _____

Example
John Doe, Age 35

\$2,700

\$1,620

(\$1,620 rounds
down to \$1,600)

\$1,600

0.00443

\$7.09

Attained Age	Bi-Weekly Premium Factors
<30	0.00217
30 – 34	0.00305
35 – 39	0.00443
40 – 44	0.00618
45 – 49	0.01122
50 – 54	0.01486
55 – 59	0.02072
60 – 64	0.01832
65 – 69	0.01122
70 – 74	0.00729
75 - 80	0.00789

(Please see other side)

Understanding Your Benefits

Total Disability	You are considered totally disabled if, due to an injury or illness, you are unable to perform each of the main duties of your own occupation. Your "own" occupation is covered for a specific period of time. Following this, the definition of total disability becomes the inability to perform any occupation for which you are reasonably suited based on your experience, education, or training.
Partial Disability	You are considered partially disabled if you are unable, due to an injury or illness, to perform the main duties of your regular occupation on a full-time basis. Partial Disability benefits may be payable if you are earning at least 20% of the income you earned prior to becoming disabled, but not more than 99%. Partial disability benefits allow you to work and earn income from your employer as well as continue to receive benefits, which may enable you to receive 100% of your income during your time of disability.
Own Occupation	The occupation trade or profession you were employed in prior to your disability as defined by the US DOL Dictionary of Occupational Titles.
Continuation of Disability	If you return to work full-time but become disabled from the same disability within six months of returning to work, you will begin receiving benefits again immediately.
Benefit Duration Reduction	Your benefit duration may be reduced if you become disabled after age 65.
Pre-Existing Condition	Any sickness or injury for which you have received medical treatment, consultation, care, or services (including diagnostic measures or the taking of prescribed medications) during the specified months prior to the coverage effective date. A disability arising from any such sickness or injury will be covered only if it begins after you have performed your regular occupation on a full-time basis for the specified months following the coverage effective date.
Benefit Exclusions	You will not receive benefits in the following circumstances: <ul style="list-style-type: none">• Your disability is the result of a self-inflicted injury.• You are not under the regular care of a doctor when requesting disability benefits.• You were involved in a felony commission, act or war, or participation in a riot.
Benefit Reductions	Your benefits may be reduced if you are receiving benefits from any of the following sources: <ul style="list-style-type: none">• Any compulsory benefit act or law (such as state disability plans);• Any governmental retirement system earned as a result of working for the current policyholder;• Any disability or retirement benefit received under a retirement plan;• Any Social Security, or similar plan or act, benefits;• Earnings the insured earns or receives from any form of employment;• Workers compensation;• Salary continuance or employer contributions to an employer sponsored retirement plan.
Benefit Termination	This coverage will terminate when you terminate employment with this policyholder, or at your retirement.

For assistance or additional information

Contact Lincoln Financial Group at (800) 423-2765 or log on to www.LincolnFinancial.com

NOTE: 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 details. Should there be a difference between this summary and the contract, the contract will govern.

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