



Because disability impacts more than income

Lincoln long-term disability insurance



Long-term disability insurance helps protect an employee's income when a disability lasts for an extended period of time.

Five reasons why our long-term disability insurance helps your employees move beyond disability

1. Lenient Zero-day Residual for the elimination period

Lincoln allows either total or partial workdays to satisfy the elimination period, so an employee can work part time without starting a new elimination period. An employee can take up to two times the length of the period to satisfy the elimination period. For example, an employee could take up to 180 days to satisfy a 90-day elimination period.

2. Generous Partial Disability Calculation

The policy allows a claimant to receive up to 99% of predisability income through partial-disability employment combined with the LTD benefit payments for the duration of the claim.

3. Progressive Income Benefit

The Progressive Income Benefit, which is standard on all policies, automatically increases the core benefit by 10% when a loss occurs resulting in a temporary or permanent serious cognitive impairment or the inability to perform two or more Activities of Daily Living. Benefit may be increased up to 100% of predisability earnings with the purchase of additional coverage.

4. Recovery Benefit for commissioned employees

The Recovery Benefit provides a six-month supplemental benefit for commissioned employees while they rebuild their commission income to predisability levels.

5. Value-added Employee Assistance Program (EAP) at no additional cost

Lincoln *EmployeeConnect*SM is the standard EAP included with all Lincoln Financial LTD contracts and is available to all covered employees. Lincoln *EmployeeConnect* services include phone and Web access to master's level counselors, free face-to-face consultations, legal and financial resources, and much more.

Call your Lincoln employee benefits expert to learn how our long-term disability insurance and services can be a valuable addition to your suite of employee benefits.

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Lincoln Life & Annuity Company of New York

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