Lincoln Financial Group®

American Learnings Systems, Inc.
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	You pay the cost of your coverage.
Coverage amount	60% of your monthly salary to a maximum of $6,000 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) 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	90 days
Evidence of insurability (EOI): A health statement requiring you to answer a few medical history questions.	Health statement may be required.
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.	3 months lookback; 12 months after exclusion
Premium waived if disabled: Premium won't need to be paid when you're receiving benefits.	Yes
Progressive income benefit	Included
Family care expense	Included
EmployeeConnect [SM] **services:** Gives you and your family confidential access to counselors, along with personal, legal, and financial assistance.	Included

Long-term disability rate information

Age range	Monthly premium rate
0 – 29	$0.172
30 – 34	$0.274
35 – 39	$0.455
40 – 44	$0.695
45 – 49	$0.969
50 – 54	$1.252
55 – 59	$1.597
60 – 64	$1.338
65 – 69	$1.049
70 +	$0.911

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 disability occurs while you're residing outside of the United States or Canada for more than 12 consecutive months for a purpose other than work

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.

©2024 Lincoln National Corporation

LincolnFinancial.com

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.

LCN-6459796-030624
PDF 5/24 **Z01**
Order code: GP-LTDEP-FLI001

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.

EmployeeConnect SM services are provided by ComPsych® Corporation, Chicago, IL. ComPsych® and GuidanceResources® are registered trademarks of ComPsych® Corporation. ComPsych® is not a Lincoln Financial Group® company. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations. **Not available in Washington. For New York, legal and financial assistance is not available.**

Insurance products are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, which does not solicit business in New York, nor is it licensed to do so. In New York, insurance products are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY. Both are Lincoln Financial Group® companies. Product availability and/or features may vary by state. Limitations and exclusions apply.