

**Voluntary Long Term Disability Insurance**

**Option One**

**The Lincoln Long-term Disability Insurance Advantage Plan:**

- Provides a cash benefit after you are out of work for 180 days or more due to injury, illness, or surgery
- Features group rates for Haywood County employees
- Includes *EmployeeConnect*<sup>SM</sup> services, which give you and your family confidential access to counselors as well as personal, legal, and financial assistance

**All Full-Time Employees with Less Than 5 Years of Service, All Full-Time Employees Not Qualifying for State Disability Retirement Benefits, All Full-Time Employees Not Qualifying for the Full 30% State Disability Retirement Benefits, and All Full-Time Employees Not Taking State Disability Retirement Benefits, electing the 2 Year Benefit Duration**

**Benefits At-A-Glance**

<b>Long-term Disability</b>	
Monthly benefit amount	60% of your monthly salary, limited to \$6,000 per month
Elimination period	180 days
Coverage period for your occupation	24 months
Maximum coverage period	2 years or up to age 70, whichever comes first

**Elimination Period**

- This is the number of days you must be disabled before you can collect disability benefits.
- The 180-day elimination period can be met through either total disability (out of work entirely) or partial disability (working with a reduced schedule or performing different types of duties).

**Maximum Coverage Period**

- This is the total amount of time you can collect disability benefits (also known as the benefit duration).
- This is the coverage period for the trade or profession in which you were employed at the time of your disability (also known as your own occupation).
- Benefits are limited to 24 months for mental illness; 24 months for substance abuse.

**Pre-existing Condition**

- If you have a medical condition that begins before your coverage takes effect, and you receive treatment for this condition within the 3 months leading up to your coverage start date, you may not be eligible for benefits for that condition until you have been covered by the plan for 12 months.

Additional Plan Benefits	
Progressive Income Benefit	Included
Family Care Expense Benefit	Included
Family Income Benefit	Included

### Open Enrollment

- When you are first offered this coverage (and during approved open enrollment periods), you can take advantage of this important coverage.
- If you decline this coverage now and wish to enroll later, a health examination may be required.

## Benefit Exclusions & Reductions

Like any insurance, this long-term disability insurance policy does have some exclusions. You will not receive benefits if:

- Your disability is the result of a self-inflicted injury or act of war
- You are not under the regular care of a doctor when you request disability benefits
- Your disability occurs while you are committing a felony or participating in a riot
- Your disability occurs while you are imprisoned for committing a felony
- Your disability occurs while you are 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 are 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

A complete list of benefit exclusions and reductions is included in the policy. State restrictions may apply to this plan.

### Questions? Call 800-423-2765 and mention Group ID: HAYWOODCG.

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## Voluntary Long Term Disability Insurance

### Here's how little you pay with group rates.

Your estimated monthly premium is determined by multiplying your monthly salary amount (up to \$10,000) by the premium rate: 0.00540. If your monthly salary exceeds \$10,000, multiply \$10,000 by 0.00540.

$$\begin{array}{r} \$ \\ \hline \text{monthly salary} \\ \times \quad 0.00540 \\ \hline \text{premium rate} \\ \hline =\$ \\ \hline \text{monthly premium} \end{array}$$

The Lincoln National Life Insurance Company  
Please see prior page for product information.

Voluntary Long-term Disability Insurance Premium Calculation | Advantage Plan | Option One

**Voluntary Long Term Disability Insurance**

**All Full-Time Employees with Less Than 5 Years of Service, All Full-Time Employees Not Qualifying for State Disability Retirement Benefits, All Full-Time Employees Not Qualifying for the Full 30% State Disability Retirement Benefits, and All Full-Time Employees Not Taking State Disability Retirement Benefits, electing the 5 Year Benefit Duration of Haywood County**

**Benefits At-A-Glance**

**Option Two**

**The Lincoln Long-term Disability Insurance Advantage Plan:**

- Provides a cash benefit after you are out of work for 180 days or more due to injury, illness, or surgery
- Features group rates for Haywood County employees
- Includes *EmployeeConnect*<sup>SM</sup> services, which give you and your family confidential access to counselors as well as personal, legal, and financial assistance

**Long-term Disability**

Monthly benefit amount	60% of your monthly salary, limited to \$6,000 per month
Elimination period	180 days
Coverage period for your occupation	24 months
Maximum coverage period	5 years or up to age 70, whichever comes first

**Elimination Period**

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- The 180-day elimination period can be met through either total disability (out of work entirely) or partial disability (working with a reduced schedule or performing different types of duties).

**Coverage Period for Your Occupation**

- This is the coverage period for the trade or profession in which you were employed at the time of your disability (also known as your own occupation).
- You may be eligible to continue receiving benefits if your disability prohibits you from any employment for which you are reasonably suited through your training, education, and experience. In this case, your benefits are extended through the end of your maximum coverage period (benefit duration).

**Maximum Coverage Period**

- This is the total amount of time you can collect disability benefits (also known as the benefit duration).
- Benefits are limited to 24 months for mental illness; 24 months for substance abuse.

**Pre-existing Condition**

- If you have a medical condition that begins before your coverage takes effect, and you receive treatment for this condition within the 3 months leading up to your coverage start date, you may not be eligible for benefits for that condition until you have been covered by the plan for 12 months.

Additional Plan Benefits	
Progressive Income Benefit	Included
Family Care Expense Benefit	Included
Family Income Benefit	Included

### Open Enrollment

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## Benefit Exclusions & Reductions

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- Your disability occurs while you are committing a felony or participating in a riot
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- Social Security
- Any form of employment
- Workers' Compensation
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- Sick leave

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# Voluntary Long Term Disability Insurance

## Here's how little you pay with group rates.

Your estimated monthly premium is determined by multiplying your monthly salary amount (up to \$10,000) by the premium rate: 0.00756. If your monthly salary exceeds \$10,000, multiply \$10,000 by 0.00756.

$$\begin{array}{r} \$ \\ \hline \text{monthly salary} \\ \times \quad 0.00756 \\ \hline \text{premium rate} \\ \hline =\$ \\ \hline \text{monthly premium} \end{array}$$

The Lincoln National Life Insurance Company

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Voluntary Long-term Disability Insurance Premium Calculation | Advantage Plan | Option Two

LTD-ENRO-BRC001-NC

**Voluntary Long Term Disability Insurance**

**Option Three**

**The Lincoln Long-term Disability Insurance Advantage Plan:**

- Provides a cash benefit after you are out of work for 180 days or more due to injury, illness, or surgery
- Features group rates for Haywood County employees
- Includes *EmployeeConnect*<sup>SM</sup> services, which give you and your family confidential access to counselors as well as personal, legal, and financial assistance

**All Full-Time Employees with Less Than 5 Years of Service, All Full-Time Employees Not Qualifying for State Disability Retirement Benefits, All Full-Time Employees Not Qualifying for the Full 30% State Disability Retirement Benefits, and All Full-Time Employees Not Taking State Disability Retirement Benefits, electing the To Age 65 Benefit Duration of Haywood County**

**Benefits At-A-Glance**

<b>Long-term Disability</b>	
Monthly benefit amount	60% of your monthly salary, limited to \$6,000 per month
Elimination period	180 days
Coverage period for your occupation	24 months
Maximum coverage period	Up to age 65 or Social Security Normal Retirement Age (SSNRA), whichever is later

**Elimination Period**

- This is the number of days you must be disabled before you can collect disability benefits.
- The 180-day elimination period can be met through either total disability (out of work entirely) or partial disability (working with a reduced schedule or performing different types of duties).

**Maximum Coverage Period**

- This is the total amount of time you can collect disability benefits (also known as the benefit duration).
- This is the coverage period for the trade or profession in which you were employed at the time of your disability (also known as your own occupation).
- Benefits are limited to 24 months for mental illness; 24 months for substance abuse.

**Pre-existing Condition**

- If you have a medical condition that begins before your coverage takes effect, and you receive treatment for this condition within the 3 months leading up to your coverage start date, you may not be eligible for benefits for that condition until you have been covered by the plan for 12 months.

Additional Plan Benefits	
Progressive Income Benefit	Included
Family Care Expense Benefit	Included
Family Income Benefit	Included

### Open Enrollment

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## Benefit Exclusions & Reductions

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- Your disability occurs while you are imprisoned for committing a felony
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- A state disability plan or similar compulsory benefit act or law
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# Voluntary Long Term Disability Insurance

## Here's how little you pay with group rates.

Your estimated monthly premium is determined by multiplying your monthly salary amount (up to \$10,000) by the premium rate: 0.00891. If your monthly salary exceeds \$10,000, multiply \$10,000 by 0.00891.

$$\begin{array}{r} \$ \\ \hline \text{monthly salary} \\ \times \quad 0.00891 \\ \hline \text{premium rate} \\ \hline =\$ \\ \hline \text{monthly premium} \end{array}$$

The Lincoln National Life Insurance Company  
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Voluntary Long-term Disability Insurance Premium Calculation | Advantage Plan | Option Three

**Voluntary Long Term Disability Insurance**

**All Full-Time Employees With More Than 5 Years Of Service And All Full-Time Employees Qualifying For State Disability Retirement Benefits, Electing The 2 Year Benefit Duration of Haywood County**

**Benefits At-A-Glance**

**The Lincoln Long-term Disability Insurance Advantage Plan:**

- Provides a cash benefit after you are out of work for 180 days or more due to injury, illness, or surgery
- Features group rates for Haywood County employees
- Includes *EmployeeConnect*<sup>SM</sup> services, which give you and your family confidential access to counselors as well as personal, legal, and financial assistance

<b>Long-term Disability</b>	
Monthly benefit amount	30% of your monthly salary; 60% for partial disability limited to \$6,000 per month
Elimination period	180 days
Coverage period for your occupation	24 months
Maximum coverage period	2 years or up to age 70, whichever comes first

**Elimination Period**

- This is the number of days you must be disabled before you can collect disability benefits.
- The 180-day elimination period can be met through either total disability (out of work entirely) or partial disability (working with a reduced schedule or performing different types of duties).

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**Maximum Coverage Period**

- This is the total amount of time you can collect disability benefits (also known as the benefit duration).
- Benefits are limited to 24 months for mental illness; 24 months for substance abuse; and 24 months for specified illnesses.

**Pre-existing Condition**

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Additional Plan Benefits	
Progressive Income Benefit	Included
Family Care Expense Benefit	Included
Family Income Benefit	Included

### Open Enrollment

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## Benefit Exclusions & Reductions

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The Lincoln National Life Insurance Company  
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Voluntary Long-term Disability Insurance Premium Calculation | Advantage Plan

**Voluntary Long Term  
Disability Insurance**

**All Full-Time Employees With More Than 5 Years  
Of Service And All Full-Time Employees  
Qualifying For State Disability Retirement  
Benefits, Electing The 5 Year Benefit Duration of  
Haywood County**

**Benefits At-A-Glance**

**The Lincoln Long-term  
Disability Insurance  
Advantage Plan:**

- Provides a cash benefit after you are out of work for 180 days or more due to injury, illness, or surgery
- Features group rates for Haywood County employees
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Monthly benefit amount	30% of your monthly salary; 60% for partial disability limited to \$6,000 per month
Elimination period	180 days
Coverage period for your occupation	24 months
Maximum coverage period	5 years or up to age 70, whichever comes first

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Progressive Income Benefit	Included
Family Care Expense Benefit	Included
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**All Full-Time Employees With More Than 5 Years  
Of Service And All Full-Time Employees  
Qualifying For State Retirement Benefits,  
Electing The To Age 65 Benefit Duration of  
Haywood County**

**Benefits At-A-Glance**

<b>Long-term Disability</b>	
Monthly benefit amount	30% of your monthly salary; 60% for partial disability limited to \$6,000 per month
Elimination period	180 days
Coverage period for your occupation	24 months
Maximum coverage period	Up to age 65 or Social Security Normal Retirement Age (SSNRA), whichever is later

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