

**Spooner, Inc. DBA Spooner Physical Therapy**  
**Benefits At-A-Glance**

All Full-Time Employees

**Voluntary Short-term Disability Insurance**

**The Lincoln Short-term Disability Insurance Plan:**

- Provides a cash benefit when you are out of work for up to 12 weeks due to injury, illness, surgery, or recovery from childbirth
- Features group rates for employees
- Provides a partial cash benefit if you can only do part of your job or work part time
- Offers a fast, no-hassle claims process

**Voluntary Short-term Disability**

Weekly benefit amount	60% of your weekly salary, limited to \$1,500 per week
Sickness elimination period	7 days
Accident elimination period	7 days
Maximum coverage period	12 weeks

**Sickness Elimination Period:** You must be out of work for 7 days due to an illness before you can collect disability benefits. You can begin collecting benefits on day 8.

**Accident Elimination Period:** You must be out of work for 7 days due to an accidental injury before you can collect disability benefits. You can begin collecting benefits on day 8.

**Recurrent Disability Benefits:** If you become disabled for the same condition within 14 days following your prior disability, your benefits will continue under the same claim.

Additional Plan Benefits	
Benefits Integration	Included
Rehabilitation Assistance	Included
Family Income Benefit	Included
Portability	Included
Premium Waiver	Included

### Evidence of Insurability

When you are first offered this coverage (and during approved open enrollment periods), you may be able to take advantage of this important coverage with no evidence of insurability (proof of health).

### 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 6 months.

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 policy, the policy will govern.

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## Benefit Exclusions & Reductions

Like any insurance, this short-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
- Your disability occurs while you are committing a felony or misdemeanor or participating in a riot

Your benefits may be reduced if you are eligible to receive benefits from:

- Sick pay from your employer
- A state disability plan or similar compulsory benefit act or law
- A retirement plan
- Social Security
- Any form of employment
- Workers' Compensation

This is an incomplete list of benefit exclusions. A complete list is included in the policy. State variations apply.

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Please see prior page for product information.

Voluntary Short-term Disability Insurance Premium Calculation

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