



**Washington State Auto Dealers Insurance
provides this valuable benefit at no cost to
you.**

Full-Time Employees

Short-term Disability Insurance

Protect your paycheck when you can't work.

Many medical conditions can keep you out of work. Short-term disability insurance helps you meet your financial obligations while you're recovering from an injury, illness, surgery, or childbirth.

AT A GLANCE:

- A cash benefit of 60% of your weekly salary (up to \$350) when you are out of work for up to 26 weeks due to injury, illness, surgery, or recovery from childbirth
- A partial cash benefit if you can only do part of your job or work part time
- A prompt, responsive claims process

**You also have the option to enhance your benefit by securing additional coverage at affordable group rates.
See the enclosed short-term disability insurance information for details.**

ADDITIONAL DETAILS

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.

Benefits Integration: Your short-term disability benefits can coordinate with income from other sources, such as continued income or sick pay from your employer, during your disability. This allows you to receive up to 100% of your pre-disability income.

For complete benefit descriptions, limitations, and exclusions, refer to the certificate of coverage.

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.

Insurance products (policy series GL1101) 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. Product availability and/or features may vary by state. Limitations and exclusions apply. 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. Limitations and exclusions apply.

Full-Time Employees of Washington State Auto Dealers Insurance

Benefits At-A-Glance

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 26 weeks due to injury, illness, surgery, or recovery from childbirth
- Starts with a “core plan” that is paid for by Washington State Auto Dealers Insurance
- Offers a simple “buy-up” option that lets you enhance your benefit with affordable group rates
- Features group rates for Washington State Auto Dealers Insurance employees
- Offers a fast, no-hassle claims process

Core Plan (paid by Washington State Auto Dealers Insurance)

Weekly benefit amount	60% of your weekly salary, limited to \$350 per week
Sickness elimination period	7 days
Accident elimination period	7 days
Maximum coverage period	26 weeks

“Buy-Up” Option (paid by you through payroll deduction)

Weekly benefit amount	60% of your weekly salary, limited to \$1,385 per week
Sickness elimination period	7 days
Accident elimination period	7 days
Maximum coverage period	26 weeks

Maximum Coverage Period

- This is the number of weeks you can collect disability benefits (also known as the benefit duration).
- For both the core plan and the buy-up option, your benefit duration is 26 weeks.

Sickness Elimination Period

- For both the core plan and buy-up option, 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

- For both the core plan and buy-up option, 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.

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.

Benefits Integration

- Your short-term disability benefits can coordinate with income from other sources, such as continued income or sick pay from your employer, during your disability.
- This allows you to receive up to 100% of your pre-disability income.

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
- You are not under the regular care of a doctor when you request disability benefits

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

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: WASHAUTO1.

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Voluntary Short-term Disability Premium

Here’s how little you pay with group rates.

Washington State Auto Dealers Insurance already pays for your “core plan,” which provides 60% of your weekly income while you are out of work due to a covered injury, illness, surgery, or recovery from childbirth. You can increase your cash benefit amount with the affordable “buy-up” option.

Your estimated monthly buy-up premium is determined by multiplying your weekly salary amount (up to \$2,308) by 0.00900. If your weekly salary exceeds \$2,308, multiply \$2,308 by 0.00900.

\$	_____	(weekly salary)
X	_____	0.00900
= \$	_____	(monthly premium)

The Lincoln National Life Insurance Company

Please see prior page for product information.

Voluntary Short-term Disability Insurance At-A-Glance | Buy-Up Option