

**All Full-Time and Part-Time Employees
Excluding Physicians Electing the 1/8/13
Benefit Option of Onslow County Hospital
Authority**

**Voluntary Short Term
Disability Insurance**

Benefits At-A-Glance

The Lincoln Short-term Disability Insurance Plan:

- Provides a cash benefit when you are out of work for up to 13 weeks due to injury, illness, surgery, or recovery from childbirth
- Provides a partial cash benefit if you can only do part of your job or work part time
- Features group rates for Onslow County Hospital Authority employees
- Offers a fast, no-hassle claims process

Short-term Disability	
Weekly benefit amount	60% of your weekly salary, limited to \$2,000 per week
Sickness elimination period	7 days
Accident elimination period	0 day
Maximum coverage period	13 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 0 day due to an accidental injury before you can collect disability benefits. You can begin collecting benefits on day 1.

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.

No Benefits Reduction

- Your short-term disability benefits can coordinate with income from other sources, such as any state disability benefits, continued income or sick pay from your employer, or Workers' Compensation, during your disability—your benefit will not be reduced by this other income.