



**ARUP Laboratories, Inc. provides this valuable benefit at no cost to you.**

Employees working 20+ hours per week

## 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 \$2,500) when you are out of work for up to 13 weeks due to injury, illness, surgery, or recovery from childbirth. Childbirth benefits are payable for up to 6 weeks for normal delivery and up to 8 weeks for C-Section delivery.
- A partial cash benefit if you can only do part of your job or work part time

#### ADDITIONAL DETAILS

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

**First Day Hospitalization:** The elimination period is reduced if you are hospitalized due to an illness or accidental injury. You can begin collecting benefits on the first day of hospitalization.

**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.

[Benefits Overview](#) | The Lincoln National Life Insurance Company