

For the Full Time Staff of an Advisor

Frequently Asked Questions for the Hybrid Disability Program

To assist you in the transition to your Lincoln Financial Group (LFG) Long Term Disability plan, some commonly asked questions are listed below. For more information, please contact us at 1-800-423-2765.

Can I enroll in the disability coverage if the Advisor I work for does not enroll?

Yes, you can enroll even if the Advisor (Your Employer) does not enroll in the disability coverage.

Are benefits payables for maternity?

Yes, maternity is treated as any other illness.

Why should I enroll in LTD coverage during the initial enrollment period?

The initial enrollment period is the best time to enroll if you have a pre-existing condition. During the initial enrollment period, you are not subject to medical underwriting. However, pre-existing condition exclusions may limit or delay the use of coverage.

How do I stay enrolled/eligible for LTD coverage?

You will need to meet the active work requirement, which entails working a minimum of 30 hours per week. If you are unable to meet the active work requirements due to a disability, and you have passed the service wait and pre-existing condition exclusionary periods, LTD coverage may be used to replace a portion of your wages.

How do I submit a claim?

You can submit a claim via telephone, fax, or mail (USPS). You will need to complete the Employee section of the claim and your employer will complete the Employer statement. You should have your attending physician complete the Attending Physician statement. All three parts can be submitted separately, but the claim cannot be processed until all three parts have been received. A benefit specialist will contact you regarding your claim and explain to you how the process will work. If you prefer to submit your claim by telephone, please call 1-866-783-2255. We will still need for you to obtain a completed Attending Physician Statement and we will need to obtain the completed Employer Statement.

When do benefits begin?

Your policy requires that you satisfy an Elimination Period, a period of **15 days** of disability for which no benefits are payable. Benefits are payable starting on the 1st day upon satisfaction of the Elimination Period. The day benefits begin may be reached by days of Total Disability, Partial Disability, or any combination thereof. You do not have to be Totally Disabled or have an earnings loss to start your elimination period. You are required to have a 20% loss of your pre-disability earnings to begin receiving benefits.

How much income replacement will I receive from LTD coverage?

LTD coverage provides a monthly income replacement of 60% of your pre-disability income to a maximum of \$5,000. This covers as much as \$100,000 of income.

How long does it take for a claim to be processed? When the LFG Benefit Specialist has all three parts of the claim, the claim is reviewed and a decision to pend, pay or deny the claim is made within four (4) business days. A claim may be pended to verify information or to conduct a pre-existing investigation. We will notify you of payment and denial decisions in writing.

What is a pre-existing condition? The pre-existing condition is any medical condition for which “medical care” was received three months prior to the coverage effective date. During this period of time, an individual’s prior medical condition(s) will not be covered by the policy. However, after the pre-existing exclusionary period expires, the condition becomes covered under LTD coverage.

How do I meet a pre-existing condition exclusionary period?

To meet the pre-existing condition exclusionary period for LTD coverage you must:

- Enroll during initial enrollment;
- Satisfy Active Work definition
- Remain enrolled in coverage during both the service wait and pre-existing condition exclusionary period. Once the exclusionary period has passed, you will then be covered for any pre-existing disability.

How long does a pre-existing condition exclusionary period last in LTD coverage?

In LTD coverage, a pre-existing exclusionary period is 12 months.

How long does LTD coverage last? Long Term Disability benefits are payable for 2 ¼ Years.

Can I receive benefits if I am partially disabled?

Yes, you can receive Partial Disability Benefits if you are deemed to be partially, rather than totally disabled. The partial disability must be medically substantiated.

Does LTD coverage provide health coverage too?

No. LTD coverage only provides wage replacement if you become disabled.

Note: If any discrepancy arises between this document and the Long Term Disability Policy, the policy will govern.