

Long Term Disability

Frequently Asked Questions

What are disability benefits and why are they important?

Generally, disability income benefits provide partial income protection or replacement if you are unable to work due to a sickness or accident, as defined by the plan.

Who pays the premium for the Long Term Disability (LTD) Plan?

You and your employer share in the cost of the premium for Basic LTD. This program covers team members only. Benefits are taxable. Buy-Up LTD premium is paid entirely by the Team Member.

When do I become eligible for LTD benefit payments?

A team member is eligible for benefit payments on the day after completing the elimination period and meeting the definition of disability under the plan, as approved by Lincoln, our long term disability administrator.

What is an elimination period?

This is the number of consecutive days from the date an employee is diagnosed as totally disabled by his or her physician to the date that benefits are first payable, as approved by Lincoln. Our elimination period is 90 days.

How do I file a claim for disability benefits?

Contact Lincoln Financial Life Insurance Company to file a claim. Vendor contact information can be located on the Important Contacts page in the Team Member Guide to Benefits.