

SUMMARY OF BENEFITS

Sponsored by: Idaho AGC Benefit Plan Trust

All Full-Time Employees Enrolled in The Idaho AGC Sponsored Medical Plan

Short-term disability is intended to protect your income for a short duration in case you become ill or injured.

STD Benefit			
	Weekly Benefit	Elimination Period	Maximum Duration
	100% of weekly salary up to \$125 per week	Benefits begin on: Accident: 15th day Illness: 15th day	13 weeks
Integration of Benefits	The benefits from this policy will be reduced by benefits you receive from state disability or worker's compensation programs.		
Waiver of Premium	You will not be required to pay premium during any time of approved total or partial disability.		
Additional Benefits			
	Rehab Assistance - 5% Survivor Income - 3 Weeks C-Section Benefit - 8 weeks See your Schedule of Benefits on your Certificate for more information		
Enrolling for Coverage			
Eligibility:	All employees in an eligible class.		

Understanding Your Benefits

Total Disability	Due to an injury or illness, you are unable to perform each of the main duties of your regular occupation.
Partial Disability	Due to an injury or illness, you are unable to perform one or more of the main duties of your regular occupation on a full-time basis. Partial Disability benefits may be payable if you are earning at least 20% of the income you earned prior to becoming disabled, but not more than 99%. Partial disability benefits allow you to work and earn income from your employer as well as continue to receive benefits, which may enable you to receive 100% of your income during your time of disability.
Total Disability	Due to an injury or illness, you are unable to perform with reasonable continuity the substantial and material acts necessary in your own occupation.
Partial Disability	Due to an injury or illness, you are unable to earn 80% or more of your income and you are not Totally Disabled. The Partial Disability benefits allow you to earn up to 100% of your income from your partial earnings, other sources of income and your disability benefit.
Continuation of Disability	If you return to work full-time but become disabled from the same disability within 2 weeks of returning to work, you will begin receiving benefits again immediately.
Benefit Exclusions	You will not receive benefits in the following circumstances: <ul style="list-style-type: none">• Your disability is the result of a self-inflicted injury.• You are not under the regular care of a doctor when requesting disability benefits.• Your disability is covered under a worker's compensation plan and/or is due to a job-related sickness or injury.
Benefit Reductions	Your benefits may be reduced if you are receiving benefits from any of the following sources: <ul style="list-style-type: none">• Any governmental retirement system earned as a result of working for the current policyholder;• Any disability or retirement benefit received under a retirement plan;• Any Social Security, or similar plan or act, benefits;• Earnings the insured earns or receives from any form of employment;• Disability income benefits received under state disability benefit laws.
Rehabilitation Assistance Benefit	Employees who participate in an approved rehabilitation program are eligible to receive an additional percent of benefit. Additionally, approved program costs may be reimbursed.
Survivor Income	A benefit may be paid to your survivor for additional months if you should die while you were eligible to receive benefits under this policy.
Coverage Termination	This coverage will terminate when you terminate employment with this policyholder, or at your retirement.

For assistance or additional information Contact Lincoln Financial Group at

(800) 423-2765; reference ID: IDASSOCGC

www.LincolnFinancial.com

NOTE: 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. Should there be a difference between this summary and the policy, the policy will govern.

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