Lincoln Financial Group®

Full-Time Employees of Schwartz & Co. Enterprises, LTD dba J.E. Adams Industries, LTD

(Plan Sponsor: Schwartz & Co. Enterprises, LTD dba J.E. Adams Industries, LTD)

Benefits At-A-Glance

Voluntary Short-term Disability Insurance

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 Schwartz & Co. Enterprises, LTD dba J.E. Adams Industries, LTD employees
- Offers a fast, no-hassle claims process

Short-term Disability	
Weekly benefit amount	60% of your weekly salary, limited to $750 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 12 months.

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.

Additional Plan Benefits	
5% Rehabilitation Assistance	Included
Family Income Benefit	Included

Open Enrollment

- When you are first offered this coverage (and during approved open enrollment periods), you can take advantage of this important coverage.
- If you decline this coverage now and wish to enroll later, a health examination may be required.

Benefit Exclusions & Reductions

Like any insurance, this short-term disability insurance policy does have some exclusions. You will not receive benefits if:

- Your disability is the result of a self-inflicted injury or act of war
- You are not under the regular care of a doctor when you request disability benefits

Your benefits may be reduced if you are eligible to receive benefits from:

- A state disability plan or similar compulsory benefit act or law
- A retirement plan
- Social Security
- Any form of employment
- Workers' Compensation

A complete list of benefit exclusions and reductions is included in the policy. State restrictions may apply to this plan.

Questions? Call 800-423-2765 and mention Group ID: JEADAMIND.

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.

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Voluntary Short-term Disability Premium
Here's how little you pay with group rates.

Your estimated weekly premium is determined by multiplying your weekly salary amount (up to $1,250) by the premium rate of 0.00150. If your weekly salary exceeds $1,250, multiply $1,250 by 0.00150.

$ _____
weekly salary

X 0.00150
premium rate

=$ _____
weekly premium