Lincoln Financial

# Watterson Environmental Group, LLC
# Short-term disability coverage

## What is it?

Short-term disability coverage pays you a portion of your salary while you're away from work or recovering from a covered illness or injury.

## Why is this coverage valuable?

When you're unable to collect your normal paycheck due to injury or illness, your disability plan provides money that can help you pay your bills.

## Your short-term disability coverage

| | |
|---|---|
| **Eligibility description** | All Other Full-Time Employees |
| **Contribution** | Your employer pays the cost of your coverage |
| **Coverage amount** | 60% of your weekly earnings up to a maximum of $1,100 |
| **Maximum benefit** | 12 weeks |
| **Accident elimination period** | 7 days |
| **Illness elimination period** | 7 days |
| **Recurrent disability benefits** | If you become disabled for the same condition within two weeks following your prior disability, your benefits will continue under the same claim |
| **Evidence of insurability (EOI):** A health statement requiring you to answer a few medical history questions. | Not applicable |
| **Preexisting condition(s):** Any condition or symptom for which you, in the specified time period before coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs. | Not applicable |
| **Premium waived if disabled:** Premium won't need to be paid when you're receiving benefits. | Not applicable |

## Exclusions and limitations

Like any insurance, this short-term disability insurance policy does have exclusions. You won't receive benefits if:

- Your disability is the result of a self-inflicted injury or act of war
- Your disability occurs while you're committing a felony or misdemeanor, or participating in a riot

This is an incomplete list of benefit exclusions. A complete list is included in the policy. State variations apply.

Your benefits may be reduced if you're eligible to receive income or benefits from:

- State disability or no-fault insurance
- A retirement plan
- Social Security
- Any form of employment
- Workers' compensation
- Salary continuance plan
- Sick leave
- State paid family leave benefits
- Any other group insurance plan
- Unemployment
- Recovery from third party

State variations apply.

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This is not intended as a complete description of the coverage offered. Controlling provisions are provided in the plan document, and this summary does not modify those provisions or the coverage in any way. This is not a binding contract. A booklet of coverage will be made available to you that describes the benefits in greater detail. Refer to your booklet for your maximum benefit amounts. Should there be a difference between this summary and the plan document, the plan document will govern.

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