

DISABILITY

These plans give you income protection in the event you are ill or injured in a non-work related injury, and can't come to work. If you don't enroll in Disability coverage when it's first available, you may be required to complete an application.

Short-Term Disability

Full-time associates may purchase short-term disability insurance within 31 days of your date of hire. Short-term disability provides disability coverage of 60% of your weekly earnings up to a maximum of \$2,500 per week for 12 weeks. Benefits are payable on the 8th day of a disability or illness. It is important to note that the short-term disability plan includes a limitation for "pre-existing conditions." This means that you will not be eligible for disability payments for a condition that existed in the 3 months prior to your effective date of coverage, until you have been covered for 12 months (this applies to illnesses and to pregnancy).

If you do not purchase short-term disability when you are first eligible, you will need to provide Evidence of Insurability.

Short Term Disability			
Biweekly Rate Per \$10 of Weekly Benefit	\$0.254	Weekly Rate Per \$10 of Weekly Benefit	\$0.127
Biweekly Payroll Deduction Example		Weekly Payroll Deduction Example	
Salary Examples	Per Pay	Salary Examples	Per Pay
\$30,000	\$8.79	\$30,000	\$4.39
\$50,000	\$14.65	\$50,000	\$7.33
\$70,000	\$20.52	\$70,000	\$10.26

Long-Term Disability - At No Cost To You

ESA provides all Full-time associates with Basic Long-Term Disability coverage at no cost to you. This is a company-paid benefit that replaces 50% of your monthly salary, up to \$5,000 per month, should you experience a qualifying disability. The benefit is payable after 90 consecutive days of total disability.

Long-Term Disability - Buy-Up

You may also purchase additional Buy-Up Long-Term Disability benefit. The buy-up program allows you to receive a benefit of 60% of your salary up to \$15,000 per month. If you purchase this additional coverage, any buy-up benefits you receive are not subject to taxes (because you pay for the premium cost). Similar to the short-term disability, the long-term disability plans include a pre-existing condition limitation.

Long Term Disability			
Biweekly Rate Per \$100 of Monthly Salary	\$0.236	Weekly Rate Per \$100 of Monthly Salary	\$0.118
Biweekly Payroll Deduction Example		Weekly Payroll Deduction Example	
Salary Examples	Per Pay	Salary Examples	Per Pay
\$30,000	\$5.90	\$30,000	\$2.15
\$50,000	\$9.85	\$50,000	\$4.93
\$70,000	\$13.78	\$70,000	\$6.89

Evidence of Insurability (EOI) is a health questionnaire that helps Lincoln Financial Group determine whether you and other dependent applicants qualify for new life and/or disability coverage or an increase in coverage. Questionnaires are completed and submitted on the Lincoln Financial Group website as outlined below.

Instructions for Online Submission

1. Visit www.mylincolnportal.com.
2. In the “New Users” box, click “Register.” Complete a one-time user registration. Use ESA’s Company Code ExtendedStay and create a username and password. Click “Register,” and you’ll return to the previous page, where you’ll log in.
3. Once you’ve logged in, select “Complete Evidence of Insurability/Statement of Health.”
4. Enter your Coverage Information.
5. Enter your Applicant Information. You may pre-fill your information by entering your Associate(s) ID and clicking “Pre-Fill Your Information.”
6. Enter your medical information. You must answer every question. If you answer “Yes” to a question, please provide details including dates, the name of and reason for any medication you take, and your prescribing physician’s name and contact information.

Lincoln Financial Group will review your EOI to determine if you are approved for the coverage. Once approved, your election and payroll deduction will be updated in MyADP for the next applicable paycheck.

