



Disability

Short Term Disability (STD)

Short-Term Disability coverage, through Lincoln, provides you with a portion of income replacement if you are unable to work due to a non-occupational illness or injury. You are automatically enrolled in STD at no cost to you.

The STD plan provides 66.67% of your weekly salary, to a maximum of \$4,619 per week for the first 11 weeks of a disability (after a 14-day waiting period).

STD benefits may be offset by benefits you receive from the state-mandated disability plans in California, New Jersey, New York, Rhode Island or the Commonwealth of Puerto Rico.

Supplemental Information:

- [STD Benefit Summary](#)
- [NY DBL Benefit Summary](#)

- [HI TDI Benefit Summary](#)
 - [NJ TDB Benefit Summary](#)
-

Long Term Disability (LTD)

Long-Term Disability coverage, through Lincoln, pays you a portion of your earnings if you cannot work for an extended time due to a disabling illness or injury. You are automatically enrolled in LTD at no cost to you.

LTD coverage replaces 66.67% of your base salary to a monthly maximum of \$20,000 if you are disabled for more than 90 days and are unable to work. You will continue to receive benefits if you meet the definition of disability or reach your Social Security Normal Retirement Age/ADEA.

Benefits are reduced by other sources of disability income you may qualify for such as Social Security and Workers' Compensation.

Supplemental Information:

- [LTD Benefit Summary](#)

- [About Us](#)
- [Careers](#)
- [Contact Us](#)