

Short Term Disability

PLAN DESIGN: The Short Term Disability Plan provides financial protection for you by paying part of your salary if you become disabled. The amount you receive is based on your base salary when your disability began. This benefit is fully insured at Lincoln Financial and paid by your contributions. STD Insurance pays 60% of your base salary up to \$750 for days 6–90 of your disability.

COST: The cost of the insurance program depends on your income and your age as of January 1, 2023. The example below calculates premiums based on a \$750 benefit:

SHORT TERM DISABILITY

AGE	UP TO-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
Monthly:	\$55.50	\$55.50	\$55.50	\$55.50	\$55.50	\$58.13	\$72.00	\$90.63	\$110.13	\$120.75
Weekly:	\$12.81	\$12.81	\$12.81	\$12.81	\$12.81	\$13.41	\$16.62	\$20.91	\$25.41	\$27.87

Long Term Disability

PLAN DESIGN: If you suffer a covered disability while insured by Long Term Disability Insurance, you will receive monetary benefits designed to help you maintain your normal lifestyle. This program covers disabling injuries or sicknesses that last beyond the 90 day elimination period. This plan pays a benefit up to 60% of your monthly covered earnings with maximum of \$12,500 per month.

LONG TERM DISABILITY

AGE	UP TO-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
Monthly:	\$3.12	\$3.96	\$7.56	\$11.84	\$17.72	\$23.80	\$32.96	\$34.96	\$36.92	\$38.36
Weekly:	\$0.72	\$0.91	\$1.74	\$2.73	\$4.09	\$5.49	\$7.61	\$8.07	\$8.52	\$8.85



To start a Short Term Disability claim:

- Contact your manager or your HR team and complete the application.
- Contact Lincoln Financial for claim approval.
- In order to return to work, we will need a signed doctor's release.



COST: The cost of the insurance program depends on your income and your age as of January 1 of the current year. The example below calculates premiums based on a monthly income of \$4,000.

disability

Employee Assistance Program



PLAN DESIGN: Short or Long Term Disability must be elected to take advantage of this program. EmployeeConnectSM services included with your employer's long-term disability insurance offer an array of confidential services to help you and your loved ones meet the challenges that life, work, and relationships can bring.

PROCESS: When you call the toll-free line, you'll talk to an experienced professional who will provide counseling, work-life advice, and referrals. All counselors hold master's degrees, with broad-based clinical skills and at least three years of experience in counseling on a variety of issues. For face-to-face meetings, you will be referred to a fully credentialed, state-licensed counselor.

ONLINE RESOURCES: EmployeeConnect offers a wide range of information and resources that you can research and access on your own just by visiting [GuidanceResources.com](https://www.guidanceresources.com). You'll find: articles, tutorials, streaming videos, and interactive tools.

REMOVE THE STIGMA: If you're feeling stressed, overwhelmed, anxious or depressed, consider using the EAP to address it. Robins & Morton fully encourages employees and family members to seek counsel if it's needed. We care about your mental well-being and want you to know **there's no shame in getting help.**

Call 888-628-4824 to access the Employee Assistance Program.

EMPLOYEECONNECT: This service is:

- Company sponsored
- Strictly confidential
- Provided at no charge to you
- Available to you and your dependents 24/7



2023

You and your dependents are eligible to get five free counseling sessions per issue you may be facing. You must enroll in Short Term or Long Term Disability to be eligible for this benefit.

