Lincoln Financial Group®

The Langdale Company provides this valuable benefit at no cost to you.

All FT Management, Clerical and Support Employees, excluding Commercial Banking Company

Long-term Disability Insurance

Keep getting a check when you're hurt or sick.

You always have bills to pay, even when you can't get to work due to injury, illness, or surgery. Long-term disability insurance helps you make ends meet during this difficult time.

AT A GLANCE:

- A cash benefit of 60% of your monthly salary (up to $5,000) starting after a period of 90 consecutive days of disability and continues up to the maximum benefit period.
- Evidence of insurability may be required
- Includes *EmployeeConnect*SM EAP services, which give you and your family confidential access to counselors as well as personal, legal, and financial assistance.
- Program Services include:
  - Unlimited, 24/7 access to information and referrals
  - In-person help for short-term issues; up to five sessions with a counselor per person, per issue, per year.
  - One free consultation with a network attorney (with subsequent meetings at a reduced fee)
  - One free consultation with a financial counselor
  - Online tools, tutorials, videos and much more

ADDITIONAL DETAILS

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 three 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.

Coverage Period for Your Occupation: 24 months. After this initial period, you may be eligible to continue receiving benefits if your disability prohibits you from performing any employment for which you are reasonably suited through your training, education, and experience. In this case, your benefits may be extended through the end of your maximum coverage period (benefit duration).

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

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.

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Group insurance products and services described herein 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. In New York, insurance products are issued by Lincoln Life & Annuity Company of New York (Syracuse, NY). Both are Lincoln Financial Group® companies. Product availability and/or features may vary by state. Limitations and exclusions apply. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.

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