

## SHORT TERM DISABILITY LEAVE

### FREQUENTLY ASKED QUESTIONS (FAQs)

#### **Q. What is Short-Term Disability (STD)?**

*Short-Term Disability (STD) provides income replacement if you're medically unable to work due to illness, injury, surgery recovery, or childbirth — and the condition is not work-related.*

#### **Q. Who is eligible?**

*To be eligible for disability leave, you must meet the following requirements:*

- *Regular employees must be working at least 21 hours per week.*
- *Temporary employees are excluded from coverage.*

*There is no waiting period to be eligible for the Short-Term Disability Plan.*

#### **Q. When does coverage begin?**

*There is no elimination period, and benefits begin on day one of your disability leave once approved by Lincoln Financial Group.*

#### **Q. How much will I be paid?**

*70% of weekly earnings. Your payment may be reduced by deductible sources of income and in some cases by the income you earn while disabled.*

- *If you are paid **biweekly**:*
  - *5 workdays/week = 260 workdays/year*
  - *Example: \$80,000 annual salary*
    - *Biweekly Gross Pay =  $\$80,000 / 26 = \$3,076.92$*
    - *Weekly Pay =  $\$3,076.92 / 2 = \$1,538.46$*
    - *Daily Pay =  $\$1,538.46 / 5 = \$307.69$*
    - *Daily STD =  $\$307.69 \times 0.70 = \$215.38$*
    - *If you are on STD leave for 10 working days, you'll receive  $10 \times \$215.38 = \$2,153.80$*
- *If you are paid **semi-monthly**:*
  - *Variable days/month (based on calendar days)*
  - *Example: \$80,000 annual salary*
    - *In a 30-day month (e.g., June):*
    - *Semi-Monthly Gross Pay =  $\$80,000 / 24 = \$3,333.33$*
    - *Daily pay =  $\$3,333.33 / 15 = \$222.22$*

- $70\% \text{ STD daily} = \$222.22 \times 0.70 = \$155.56$
- *If you are on STD leave for 10 working days in June, you'll receive  $10 \times \$155.56 = \$1,555.60$*

**Q. How long can I receive STD benefits?**

*Up to 26 weeks. The length of your leave depends on your medical condition and your provider's certification.*

**Q. Can I use other paid leave with STD?**

*No, FTO or Safe & Sick Time cannot be used to supplement STD pay.*

**Q. How does STD work with other leaves (e.g., FMLA, state leave)?**

*STD runs concurrently with FMLA or any state-mandated leaves (like CA PFL, NY DBL, NJ TDI, etc.)*

**Q. What happens to my benefits while I'm on STD?**

*Your benefits will continue while you are on STD leave. Benefit premiums will be deducted from your leave paychecks, just like your regular pay.*

**Q. If I have a pre-existing condition, am I excluded from STD benefits?**

*No, you are still eligible for benefits even if your condition is pre-existing, so long as you meet the other requirements for disability.*

**Q. What if my STD claim is denied?**

*Lincoln Financial will provide detailed instructions on how to appeal your claim if your disability is denied.*

**Q. Is my STD benefit taxable?**

*Yes. In the first quarter of the new year, Lincoln Financial will issue a W2 to you for the STD benefits you received in the year prior.*

**Q. Who do I contact with questions?**

*Contact Lincoln Financial Group at 800-523-0428.*