



## DISABILITY FAQs

### 1. What is disability Insurance?

Disability insurance is coverage that provides income replacement for employees who need to take time away from work because they are unable to perform job duties due to a personal illness or injury. The disability cannot be work related. There are two types of disability insurance: Short Term Disability (STD) and Long Term Disability (LTD). Lincoln's disability program is administered by MetLife.

Work related injuries are covered by Workers' Compensation.

### 2. What is the difference between STD and LTD?

STD is intended to cover you immediately following a serious illness or injury for a maximum benefit period of 26 weeks while LTD provides a benefit for illness or injury that last beyond the STD period. Once you have been off work for 26 weeks, the administrator will automatically transition your STD claim to Long Term Disability (LTD) providing there is supporting medical documentation.

In some cases, LTD benefits may be payable in some form for multiple years until age 68.

### 3. Who is eligible for disability benefits and what is the premium structure?

STD and Basic LTD are company paid benefits provided to regular full-time employees with six months or more of service. At some locations, a LTD buy-up option is available.

### 4. What is the process for applying for STD?

If you will be out on a continuous leave, contact the U.S. Benefits Team for a STD claim packet.

You will submit your claim forms and medical documentation directly to MetLife at which time you will be assigned a claim specialist to work with you and your doctor to determine eligibility of a benefit payment.

**5. How will I know when a decision about my claim has been made?**

Your MetLife claim specialist will call you and provide a letter outlining the claim decision. You can also find updated claim information, status of your claim, important benefit information and other details on MetLife's employee website 24/7.

**6. How do I appeal a decision?**

If your claim is denied, you may appeal the decision. You must submit your appeal to MetLife within 180 days of receiving their decision. Appeals must be in writing.

**7. How are disability benefit payments calculated?**

You are eligible for the first STD benefit payment after seven days of disability. For specific information for benefit calculation please see the Summary Plan Description (SPD) for your worksite on lincolnconnect.

MetLife will release STD payments weekly. If you transition to LTD, payments will be processed monthly.

**8. How do disability payments work with PTO payments?**

Your STD disability benefits are not reduced by any PTO payment used during your disability.

**9. If I return to work and have a flare-up that results in me going on leave again, do I need to start a new claim?**

A new claim would not be required if you return to active work for a period of 90 days or less, and then become disabled again due to the same or related sickness or accidental injury, the administrator will not require you to complete a new waiting period. The administrator will consider this to be a part of the original disability and will apply the same terms, provisions and conditions that were used for the original disability.

**EXAMPLE:** Angela has a 10 week STD claim for surgery on her arm. She returned to work as scheduled. After 2 weeks, it is determined that she is unable to perform her duties due to a flare-up with her arm and she goes on leave again. Medical documentation is submitted resulting in the continuation of her STD claim. Angela already received 10 weeks of STD benefits for this disability; therefore, her STD payments may continue for an additional 16 weeks.

**10. What happens if I am off work for one disability and have a new condition that occurs during my leave?**

A new claim will have to be initiated for the second disability. If the second claim is approved, the 26 week benefit period would not start over, it would continue for the duration of the second condition, up to the 26 week maximum if appropriate.

**EXAMPLE:** Keith has an 8 week STD claim for pneumonia. On week 6 of his leave, he fell and broke his ankle. Keith would submit a new claim for his broken ankle. Based on medical documentation, his STD claim would continue beyond the original 8 week period not to exceed a maximum of 26 weeks. The benefit period would not start over for the second condition.

**PLEASE NOTE:** STD is not offered to CA residents due to the state short term disability program.

**FOR MORE DETAILS, PLEASE REFERENCE THE SUMMARY PLAN DESCRIPTIONS (SPD) FOR STD AND LTD ON LINCOLNCONNECT.COM**

**Important Contacts**

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MetLife	STD Administrator	1-800-300-4296 Website: <a href="http://mybenefits.metlife.com">mybenefits.metlife.com</a>
U.S. Benefits Team	STD Coordinator	1-216-383-2476 Email: <a href="mailto:LECO_benefits@lincolnelectric.com">LECO_benefits@lincolnelectric.com</a>