

Workday, Inc. Benefits At-A-Glance

All Benefits Eligible Regular Workmates Electing the Non-Taxable Benefit

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.

The Lincoln Long-term Disability Insurance Plan:

- Provides a cash benefit after you are out of work for 365 days or more due to injury, illness, or surgery
- Includes *EmployeeConnect*SM services, which give you and your family confidential access to counselors as well as personal, legal, and financial assistance

Employer Paid Long-Term Disability

Monthly benefit amount	60% of your monthly salary, limited to \$15,000 per month
Elimination period	After the end of your salary continuation or a period of 365 days of disability, whichever is greater

Elimination Period

- This is the number of days you must be disabled before you can collect disability benefits.

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 months 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.

Maximum Coverage Period

- This is the total amount of time you can collect disability benefits (also known as the benefit duration).
- Benefits are limited to 24 months for mental illness; 24 months for substance abuse.

Age at Disability	Maximum Benefit Period
Less than age 60-----	Greater of Social Security Normal Retirement age or to age 65 (but not less than 5 years)
60 -----	60 months
61 -----	48 months
62 -----	42 months
63 -----	36 months
64 -----	30 months
65 -----	24 months
66 -----	21 months
67 -----	18 months
68 -----	15 months
69 and over -----	12 months

Survivor Benefits

- If you pass away while on an approved LTD claim, your survivors are entitled to a 3 month lump-sum benefit.

Benefit Exclusions & Reductions

Like any insurance, this long-term disability insurance policy does have some exclusions. You will not receive benefits if:

- Your disability is the result of a self-inflicted injury or act of war
- Your disability is the result of cosmetic surgery, unless related to a disabling condition
- Your disability occurs while you are committing a felony or misdemeanor or participating in a riot

Your benefits may be reduced if you are eligible to receive benefits from:

- A state disability plan or similar compulsory benefit act or law
- A retirement plan
- Social Security
- Any form of employment
- Workers' Compensation
- Salary continuance
- Sick leave

A complete list of benefit exclusions and reductions is included in the policy. State restrictions may apply to this plan.

Please note that in order to qualify for Long Term Disability, you must meet the definition of "Disability" or "Disabled" as stated below:

- *that during the Elimination Period and the next 24 months of Disability you, as a result of Injury or Sickness, are unable to perform with reasonable continuity the Substantial and Material Acts necessary to pursue your Own Occupation in the usual and customary way; and*
- *thereafter, you are unable to perform, with reasonable continuity, the Substantial and Material Acts of any occupation, meaning that as a result of sickness or injury the you are not able to engage with reasonable continuity in any occupation in which you could reasonably be expected to perform satisfactorily in light of your age, education, training, experience, station in life, and physical and mental capacity.*

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. The Lincoln National Life Insurance Company does not solicit business in New York, nor is it licensed to do so. 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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