



Voluntary short-term  
disability insurance

Protection for your paycheck

## If you were disabled, how would you pay the bills?

Workers' compensation and health insurance are fine for on-the-job injuries and paying medical bills. However, according to the National Safety Council, a disabling injury occurs in the home every four seconds.\* Short-term disability insurance helps provide income protection in this kind of situation. That's why your employer has enhanced your benefits package by offering voluntary short-term disability insurance through Lincoln Financial. The plan's many valuable features include:

- ▶ Guaranteed coverage for certain benefit amounts.
- ▶ Easy enrollment.
- ▶ Affordable group rates paid through convenient payroll deduction.
- ▶ Covers pregnancy and pregnancy complications.

To help you make an informed decision on whether this insurance coverage is right for you, additional information will be distributed during the enrollment period. Certain exclusions and limitations apply.

Lincoln Financial Group  
8801 Indian Hills Drive  
Omaha, Nebraska 68114

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\*2007 National Safety Council: Injury Facts, 2007 edition