

LINCOLN FINANCIAL GROUP
SUMMARY OF GROUP SHORT-TERM DISABILITY INSURANCE BENEFITS
ALEXANDRIA SANITATION AUTHORITY

EFFECTIVE DATE	1/1/2008
ELIGIBILITY	All full time active employees working 30 or more hours per week are eligible for Short Term Disability (STD) coverage on the effective date of this policy. A delayed effective date will apply if the employee is not actively at work on the date the insurance would otherwise take effect.
WEEKLY BENEFIT	If you are Totally Disabled beyond the elimination period, due to a covered injury or sickness, you will be eligible to receive a weekly benefit of 60% of your basic weekly income to a maximum benefit of \$1,600.
BENEFIT REDUCTIONS FROM OTHER INCOME	<p>Other Income Benefits means those benefits shown below:</p> <ol style="list-style-type: none"> 1) Any disability income benefits for which the insured person is eligible under: <ol style="list-style-type: none"> a) any compulsory benefit act or law; or b) any governmental retirement system as a result of the insured person's job with the group policyholder. 2) Any disability benefits or retirement benefits the insured person receives under a retirement plan. 3) Benefits under the Social Security (or any similar plan or act) including: <ol style="list-style-type: none"> a) disability or unreduced retirement benefits for which the insured person is eligible; or for which his or her spouse or children are eligible because of the insured person's eligibility for unreduced retirement benefits; or b) reduced retirement benefits received by the insured person; or by his or her spouse or children because of the insured person's receipt of reduced retirement benefits. 4) Earnings the insured person earns or receives from any form of employment.
DEFINITION OF TOTAL DISABILITY	Total Disability is defined as the inability to perform each of the main duties of your regular occupation due to injury or sickness.
ELIMINATION PERIOD	Benefits begin on the 15th day for disability due to an accident. Benefits begin on the 15th day for disability due to an illness.
BENEFIT DURATION	The maximum benefit duration is 13 weeks.
PARTIAL DISABILITY BENEFITS EXCLUSIONS	<p>Partial Disability means that, due to sickness or injury, the Insured Person is unable to perform one or more of the main duties of his or her regular occupation; or, is unable to perform such duties on a full-time basis. Lincoln Financial does not require that the employee be totally disabled prior to receiving partial benefits. A disabled employee can satisfy the elimination period with days of total disability, partial disability or a combination of both. An employee may qualify for a partial disability benefit if he or she is partially disabled and is earning at least 20% of his or her pre-disability income. Partial benefits are payable until either the maximum benefit duration is reached, the employee is no longer partially disabled or earning more than 99% of basic weekly earnings, is able to engage in Partial Disability employment or full time employment, but chooses not to; or fails to take a medical exam or provide additional proof requested by Lincoln Financial.</p> <p>Lincoln Financial's standard plans do not pay STD benefits for any period of disability:</p> <ul style="list-style-type: none"> • Which is the result of an intentional, self-inflicted injury or suicide attempt; • During which the insured employee is not under the regular care of a doctor; • Which is the result of a sickness or injury covered by Workers' Compensation; • Which is due to a job-related sickness or injury; or • During which the insured employee receives payment under a salary continuance or retirement plan sponsored by the group policyholder.

GUARANTEE ISSUE	THIS COVERAGE IS EXTENDED TO YOU WITHOUT REQUIRING EVIDENCE OF INSURABILITY.
PREGNANCY	Pregnancy is treated as an illness. The definition of disability must be satisfied and the elimination period completed before benefits would begin.
NON-OCCUPATIONAL	STD insurance only covers non-occupational injury or sickness. Workers' Compensation normally covers an employee's work-related accident, injury or illness.
TERMINATION	STD insurance coverage will terminate at retirement.
<p>This is only a summary of coverage and is not a binding contract. A certificate of coverage will be made available to you shortly which describes the benefits in greater detail. Should there be differences between this summary and the contract, the contract will govern.</p>	
<p style="text-align: center;">Coverage Underwritten by Lincoln Financial Insurance Company, Omaha, NE</p>	