



Voluntary Short-Term Disability Insurance

Insured by: Lincoln National Life Insurance Company, a member of Lincoln Financial Group and an A+ (Superior) Rated Carrier*

Eligibility

Actively at work (30 Hours/Week) Dues Paying Members of the UTU (Bus Crafts)

Monthly Cost

\$26.50 per participating UTU Bus Member

Benefit Overview**

\$200 per Week (*Tax Free*) for up to **52 Weeks**

30 day Elimination Period

You are covered for off the job Accident and Sickness Disabilities

Waiver of Premium

Maternity Benefit (See reverse side for details)

2-Year Rate Guarantee

Coverage is NOT Offset by any other disability benefits...

PLUS, this plan pays in addition to “State mandated disability programs”

Coverage Exclusions

3/6 Pre Existing Conditions – Intentionally Self-Inflicted Injuries – Incarceration

Participation in a Riot – Loss of Professional License, Occupational License or Certification - Commission of a Crime for which the Member was convicted
War or Act of War, Declared or Undeclared
(See reverse side for more details)

Enrollment

All *Eligible* UTU BUS members are “**Automatically Enrolled**” in the plan.

Because coverage is Guaranteed Issue regardless of health conditions...

Members desiring **NOT TO PARTICIPATE**, must complete, sign, and mail the **waiver of coverage postcard** to the International offices. By completing the post card, you acknowledge that you were offered coverage, have declined to be enrolled, and elect to waive your right to participate in the plan.

New Members of the UTU are provided Guaranteed Enrollment if they enroll by NOT electing to waive coverage within 30 days of becoming an active member.

Your Group Identification Code is: UNITEDTU

**A.M. Best Company rates the overall financial condition of a company using a scale of A+ (Superior) to F (In Liquidation)*

***This flyer highlights important features of the plan and is intended as an Overview of Coverage only.*

Lincoln National Life Insurance Company

BUS PLAN

Additional Overview of Coverage Explanations*

30 day Elimination Period - This is the period of time that must pass from the onset of disability before disability benefits become payable. Once the 30 day period is satisfied, the disability benefits are payable for up to twelve months.

Waiver of Premium – After the 30 day Elimination Period has been satisfied, premiums due while you are disabled will be “waived” for the duration of your award.

Maternity Benefit – Maternity is treated as any other illness for purposes of calculating a disability benefit. *See Frequently Asked Questions document (FAQ) for more details.

3/6 Pre Existing Condition – Any illness or injury for which a prudent person would have received medical treatment or advice for 3 months prior to your coverage effective date will not be covered for 6 months after the effective date. Once the six month period has passed, pre-existing conditions will be fully covered for disabilities beginning after the six month period.

Loss of Professional License, Occupational License or Certification – The occurrence of any of these events does not constitute a disability award.

***Note:** This document highlights important features of your VSTD plan and is intended as an Overview only. Not all features and exclusions are listed, refer to your Certificate of Coverage for complete details.