Lincoln Financial℠

Parsons Corporation
Short-term disability coverage

What is it?

Short-term disability coverage pays you a portion of your salary while you're away from work or recovering from a covered illness or injury.

Why is this coverage valuable?

When you're unable to collect your normal paycheck due to injury or illness, your disability plan provides money that can help you pay your bills.

Your short-term disability coverage

Eligibility description	All active, employees who are not covered by a collective bargaining agreement
Contribution	Your employer pays the cost of your coverage
Coverage amount	60% of your weekly earnings to a maximum of $2,000 per week
Maximum benefit period	26 weeks, including elimination period
Accident elimination period	7 days
Illness elimination period	7 days
Recurrent disability benefits	If you become disabled for the same condition within 14 days following your prior disability, your benefits will continue under the same claim
Evidence of insurability (EOI): A health statement requiring you to answer a few medical history questions.	Not applicable
Preexisting condition(s): Any condition or symptom for which you, in the specified time period before coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	Not applicable

Exclusions and limitations

Like any coverage, this short-term disability coverage plan does have some exclusions. You won't receive benefits if:

- Your disability is the result of a self-inflicted injury or act of war
- Your disability occurs while you're committing a felony or misdemeanor, or participating in a riot

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

- Sick pay from your employer
- A state disability plan or similar compulsory benefit act or law
- A retirement plan
- Social Security
- Any form of employment
- Workers' compensation

This is an incomplete list of benefit exclusions. A complete list is included in the plan document. State variations apply.

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This is not intended as a complete description of the coverage offered. Controlling provisions are provided in the plan document, and this summary does not modify those provisions or the coverage in any way. This is not a binding contract. A booklet of coverage will be made available to you that describes the benefits in greater detail. Refer to your booklet for your maximum benefit amounts. Should there be a difference between this summary and the plan document, the plan document will govern.

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