



# Lincoln Small Business

Good things can come in small packages



## BIG business benefits for small-business employers

Lincoln Financial Group, a leading group insurance brand, provides small businesses (two to nine employees) the same robust benefit solutions available to large companies.

Our flexible selections let small-business owners choose the benefits they need without sacrificing the attention they deserve.

### Lincoln Small Business offers:

#### Excellent products —

Life, AD&D, STD, LTD and dental insurance available in employer-paid options

#### Lincoln Small Business

**sales desk**—direct contact with the Home Office to save you time

#### Competitive pricing —

seasoned Underwriting team ensures the most competitive rates possible

### Program features

- Guarantee issue available for current and new employees
- No waiting period for current full-time employees
- New full-time employees who enroll on time—no medical health questions required and coverage begins on the first of the month following the initial 30 days of employment (no waiting period with proof of prior coverage)
- Contributory and noncontributory plans available
- Composite rates
- Online, real-time billing and service
- Flexible claims submission

A distinct set of advantages make Lincoln Financial Group the obvious choice for your group insurance needs:

- Knowledgeable sales reps
- Highest standard of service
- Superior products

### Group term life insurance and AD&D (Accidental Death & Dismemberment)

- Flat amounts
- 1x, 2x annual salary maximums up to \$170,000
- Minimum guarantee issue of \$70,000
- Dependent coverage amounts of \$5,000 spouse/\$2,000 child(ren)
- 24-hour AD&D coverage
- Life waiver of premium for total disability
- *TravelConnect*<sup>SM</sup> travel benefits provided at no additional cost, including services when traveling just 100 miles or more from home
- *BeneficiaryConnect*<sup>SM</sup> free assistance to help beneficiaries cope during a difficult and emotional period
- Accelerated death benefit

Products issued by:

The Lincoln National Life Insurance Company  
Lincoln Life & Annuity Company of New York

### STD (Short-Term Disability)

- 60% benefit to a maximum of \$1,500 per week
- Choice of benefit periods: 13 or 26 weeks
- 6/12 preexisting condition clause
- Elimination periods of 1/8, 8/8 or 15/15

### LTD (Long-Term Disability)

- 60% benefit to a maximum of \$6,000 (\$10,000 maximum for attorney, physician, executive carveouts and other white-collar groups who qualify)
- Additional 10% Progressive Income Benefit
- \$100 minimum
- 6/12 preexisting condition clause
- Benefit durations of two years, five years or Social Security Normal Retirement Age (SSNRA)
- Employee Assistance Program (EAP)
- Family Care Rider
- Own occupation to 65 available for attorney, physician, executive carveouts and other white-collar groups who qualify

### Dental

- Coverage for preventive, basic and major services
- 100/80/50 or 80/60/40 plan designs
- Deductibles: \$50 or \$100
- \$1,000 or \$1,500 annual maximums, \$2,000 on takeover
- PPO or indemnity plans
- Periodontics and endodontics covered as part of major services
- Employee access to the *Lincoln DentalConnect*<sup>SM</sup> website
- Voluntary or employer-paid

Hello future.®

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Order code: LSB-PROD-FLI001

*BeneficiaryConnect*<sup>SM</sup> services and EAP services are provided by Bensinger, DuPont & Associates (BDA), Chicago, IL. *Lincoln DentalConnect*<sup>SM</sup> health center Web content is provided by go2dental.com, Santa Clara, CA. *TravelConnect*<sup>SM</sup> travel assistance services are provided by MEDEX Assistance Corporation, Towson, MD. These companies are not Lincoln Financial Group® companies. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations.

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