

Disability Insurance

Insured by Lincoln Financial Group

Disability insurance will cover part of your salary, should you become disabled due to a nonwork-related injury or illness. The protection pays you a percentage of your salary, up to a specified amount and continues to pay you until you return to work or a specified length of time.

ArchWell Health understands the importance of protecting its colleagues' long-term income, and automatically enrolls you in Long Term Disability insurance at no cost!

Colleagues with less than 3 years of employment have the opportunity to purchase Voluntary Short Term Disability insurance at group rates. Colleagues with 3 or more years of employment will automatically be enrolled in Short Term Disability insurance at no cost!

VOLUNTARY SHORT-TERM DISABILITY

Available for colleagues with less than 3 years of employment to purchase.

Description	Benefits
Salary Protected	60%
Elimination Period	7 days
Weekly Maximum Benefit Amount	Up to \$1,000 or \$3,000 depending on Class
Maximum Benefit Period	180 days

The cost of Voluntary Short-Term Disability insurance varies by your age and weekly benefit amount. You can obtain your personalized rates when you enroll.

EMPLOYER PAID SHORT-TERM DISABILITY

Automatic enrollment for colleagues with 3 or more years of employment at no cost.

Description	Benefits
Salary Protected	60%
Elimination Period	7 days
Weekly Maximum Benefit Amount	Up to \$1,000 or \$3,000 depending on Class
Maximum Benefit Period	180 days

EMPLOYER PAID LONG-TERM DISABILITY

Automatic enrollment for all colleagues at no cost.

Description	Benefits
Salary Protected	60%
Elimination Period	180 days
Monthly Maximum Benefit Amount	Up to \$5,000 or \$10,000 depending on Class
Pre-Existing Limitations	3/12
Maximum Benefit Period	Until Normal Social Security Retirement Age

Pre-Existing Limitations: There is a pre-existing condition clause, whereby conditions treated for in the 3 months prior to the effective date of your Long-Term Disability insurance will not be covered for the first 12 months following the effective date of your Long-Term Disability insurance.