



**WinCo Foods provides this valuable benefit at  
no cost to you.**

Full-Time Hourly Employees with at least 5 years of  
service and enrolled in the Medical Plan

## Short-term Disability Insurance

### Protect your paycheck when you can't work.

Many medical conditions can keep you out of work. Short-term disability insurance helps you meet your financial obligations while you're recovering from an injury, illness, surgery, or childbirth.

#### AT A GLANCE:

- A cash benefit of 80% of your weekly salary (up to \$9,999) when you are out of work for up to 12 weeks due to injury, illness, surgery, or recovery from childbirth
- A partial cash benefit if you can only do part of your job or work part time
- A prompt, responsive claims process

#### ADDITIONAL DETAILS

**Sickness Elimination Period:** You must be out of work for 13 days due to an illness before you can collect disability benefits. You can begin collecting benefits on day 14.

**Accident Elimination Period:** You must be out of work for **13** days due to an accidental injury before you can collect disability benefits. You can begin collecting benefits on day 14.

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

ASO products are funded entirely by the employer. Lincoln Financial Group provides administrative and/or claims payment services only.

©2020 Lincoln National Corporation  
LCN-3366133-121020

Short-term Disability Insurance At-A-Glance