



St. James Hospital

provides this valuable benefit to you.

All Employees Eligible for NY Disability

State Disability Insurance

Protect your paycheck when you can't work.

Many medical conditions can keep you out of work. Statutory disability insurance (a disability plan required in your state) helps you meet your financial obligations while you recover.

AT A GLANCE:

- A cash benefit when you are out of work due to injury, illness, surgery, or recovery from childbirth
- A prompt, responsive claims process

ADDITIONAL DETAILS

Benefit: 50% of your average weekly wage up to \$170 per week.

Duration: Benefits are payable for up to 26 weeks. This period may be reduced if you also received Paid Family Leave benefits within the 52 weeks preceding the date you became disabled. You may not receive more than a total of 26 weeks of Statutory Disability or Paid Family Leave benefits within a 52-week period.

Sickness Elimination Period: You must be out of work for 7 days due to an illness before you can collect disability benefits. You can begin collecting benefits on day 8.

Accident Elimination Period: You must be out of work for 7 days due to an accidental injury before you can collect disability benefits. You can begin collecting benefits on day 8.

For complete benefit descriptions, limitations, and exclusions, refer to the certificate of coverage.

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

Insurance products are issued by Lincoln Life & Annuity Company of New York (Syracuse, NY) and Lincoln Life Assurance Company of Boston (Dover, NH). Product availability and/or features may vary by state. Limitations and exclusions apply. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.

[Benefits Overview](#) | The Lincoln National Life Insurance Company