



## Group Long-Term Disability Optional Services & Benefits

*Providing Additional Peace of Mind to Employees and Their Families*

The group Long-Term Disability (LTD) contract includes a number of optional services and benefits that enhance the standard return to work and rehabilitation services offered in the contract. These optional services focus on the health, well-being and care needs of individuals and their families.

The optional services include:

### Education Benefit

- Assists with post-secondary school expenses

### Extended Care Benefit

- Assists with expenses associated with claimant's confinement in an extended care facility

### Dependent Care Benefit

- Assists with expenses associated with care required for dependent family member

### Personal Care Assistance Benefit

- Standard on plans with 5 years or greater maximum benefit durations
- Pays monthly benefit of up to 60 months after the end of the maximum benefit period
- Claimant must have a loss of 2 or more Activities of Daily Living, be cognitively impaired or terminally ill **and** cannot perform any occupation

### Employee Assistance Program (EAP) Benefit

- Base level EAP program can be embedded in the LTD product offering for employees and their families
- More comprehensive EAP programs available on case by case basis



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