



# Spousal Disability Benefit

## WellSpan

### What is the spousal disability benefit?

This benefit provides disability coverage for employees' spouses who may not have disability income of their own. The benefits can be used on whatever the family wants or needs.

#### Benefits are paid if the covered spouse:

- Permanently loses cognitive or intellectual capacity and requires another person's hands-on help
- Loses two or more activities of daily living (ADLs), such as bathing, dressing, continence, eating, using a restroom, and transferring to and from a bed, chair, or wheelchair
- Becomes terminally ill and is expected to die from a diagnosed illness within 12 months.

Monthly benefits are based on the employee's salary. Benefit options are decided at the employer level.

#### State availability:

Varies by state. Check with your office. There is a load to the rate for this benefit.

#### Options:

- 10% to 100% benefit options available.

#### Payment:

- Not subject to the LTD disability maximum. Payment is based upon employee's maximum covered earnings.

#### Maximum:

- Not included on this rider.
- Benefit option decided at employer level.
- May be classed out.

**For more information, please call Lincoln Financial Group at 800-423-2765.**

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