



It's time to enroll | 2026

County of San Diego

Benefits Overview | Disability Insurance

Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York
LCN-7524278-011325



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A photograph of a smiling man and a happy, light-colored dog looking out of the open door of a white vehicle. The scene is set against a warm, golden sunset background with mountains visible in the distance. The dog's tongue is out, and the man is partially visible behind it.

Why Lincoln Financial?

Your loved ones count on you for so much. You can count on Lincoln. Voluntary benefits are provided at affordable group rates, and no money is due now — your premium is paid through simple payroll deductions.

Disability Insurance

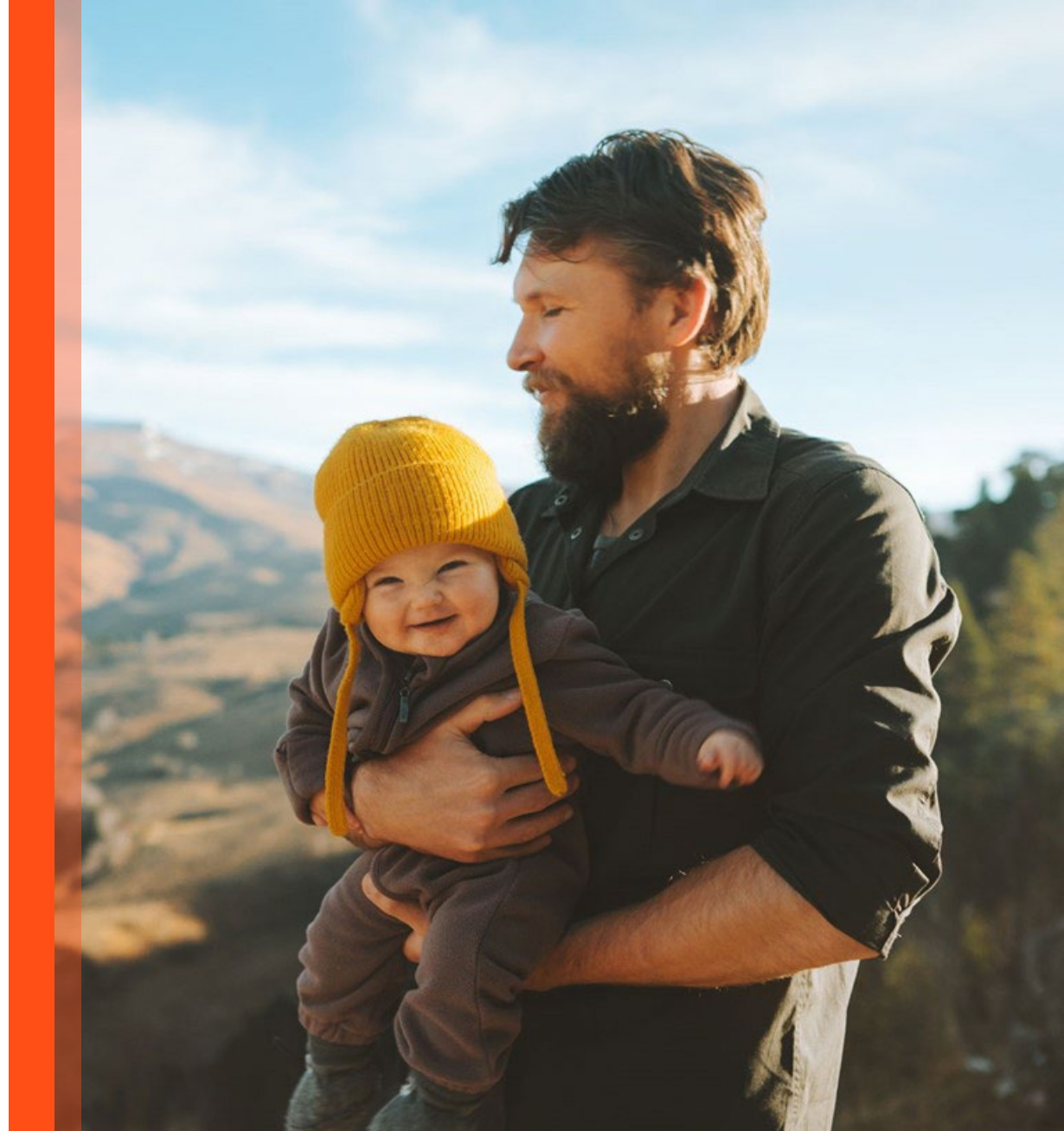
**A convenient way to help protect your
Income when you're unable to work**

**Disability insurance helps when you are
unable to work following an:**

- Injury
- Illness
- Surgery
- Pregnancy/Childbirth

**Disability pays cash benefits to help you keep
up with bills and expenses such as:**

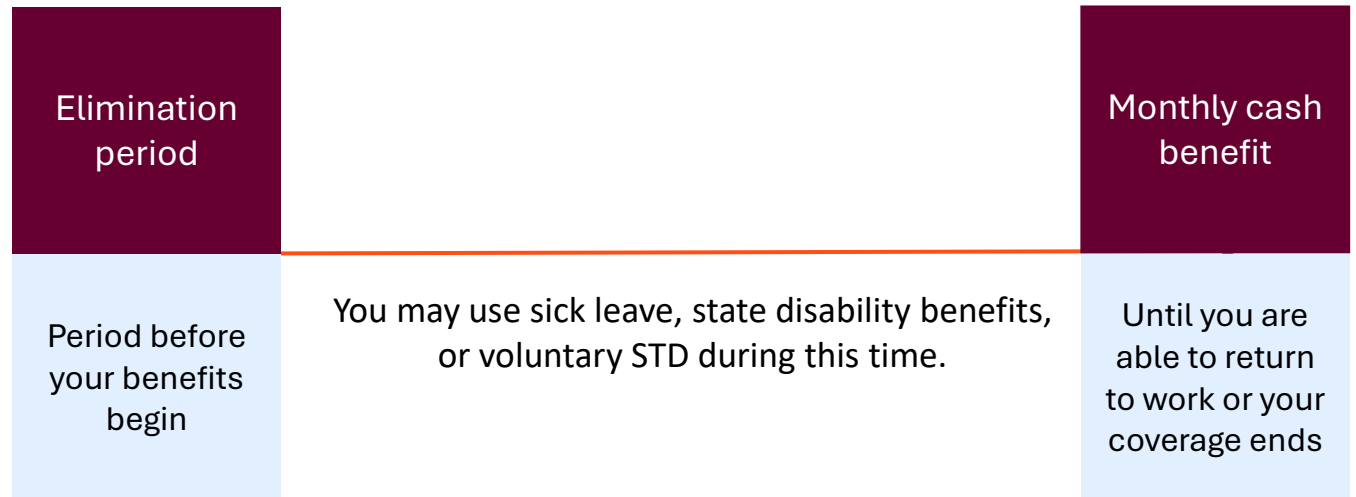
- Rent or mortgage
- Medical bills
- Car payments and repairs
- Utilities and more



Long Term Disability (LTD) – how it works



- If you are unable to work **due to a medical disability**, you have a certain number of days before your LTD insurance benefits begin, which is called an **elimination period**. During this time, you may be covered by sick leave, state disability benefits, or voluntary STD insurance.
- The elimination period for the **County Paid LTD** plan varies by class.
- The **voluntary LTD** plan (employee paid) has a 180-day elimination period.
- After the elimination period, your insurance pays a **monthly cash benefit** until you're medically able to return to work or your coverage period ends.



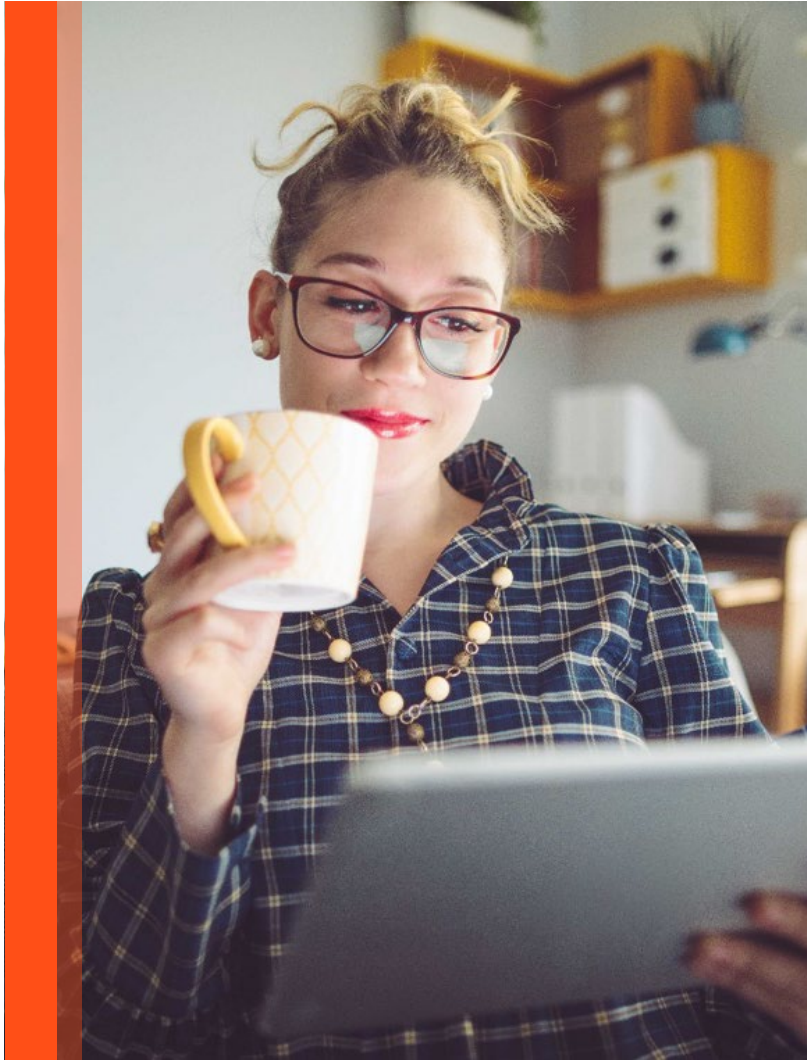
Employee Paid | Voluntary LTD for those who pay into CA SDI

Classification: AE, CE, CL, CM, CR, DS, DI, DM, FS, HS, MM, PO, PR, PS, RN, SO, SS, SW, CNM, SD6 , RTN, SR5																					
Contributions	<ul style="list-style-type: none">Employees pay the cost for coverageBenefit payments are not subject to tax		<div>Limitations</div> <div>24-months</div> <ul style="list-style-type: none">Mental and NervousSubstance AbuseSpecified Illness/Self Reported																		
Employees who pay into CA SDI Plan	<ul style="list-style-type: none">60% of monthly salaryMonthly benefit maximum \$5,000180-day elimination period		<div>Pre-Existing limitation</div> <ul style="list-style-type: none">6/12 <div>No benefits are payable for the first 12 months an employee is covered on the plan for conditions where there was treatment during the six months before the coverage effective date</div>																		
Maximum payment period	<div>Age on Date of Your Disability</div> <table><tr><td>61 or less</td><td>To age 65 or 3 years 6 months, if longer</td></tr><tr><td>62</td><td>3 years and 6 months</td></tr><tr><td>63</td><td>3 years</td></tr><tr><td>64</td><td>2 years and 6 months</td></tr><tr><td>65</td><td>2 years</td></tr><tr><td>66</td><td>1 year and 9 months</td></tr><tr><td>67</td><td>1 year and 6 months</td></tr><tr><td>68</td><td>1 year and 3 months</td></tr><tr><td>69 and over</td><td>1 year</td></tr></table>	61 or less	To age 65 or 3 years 6 months, if longer	62	3 years and 6 months	63	3 years	64	2 years and 6 months	65	2 years	66	1 year and 9 months	67	1 year and 6 months	68	1 year and 3 months	69 and over	1 year	<div>Benefit Period</div>	<div>Own Occupation Period</div> <ul style="list-style-type: none">24 months <div>The definition of disability is based on the employee's own occupation during the first 24 months, then will be based on any occupation</div>
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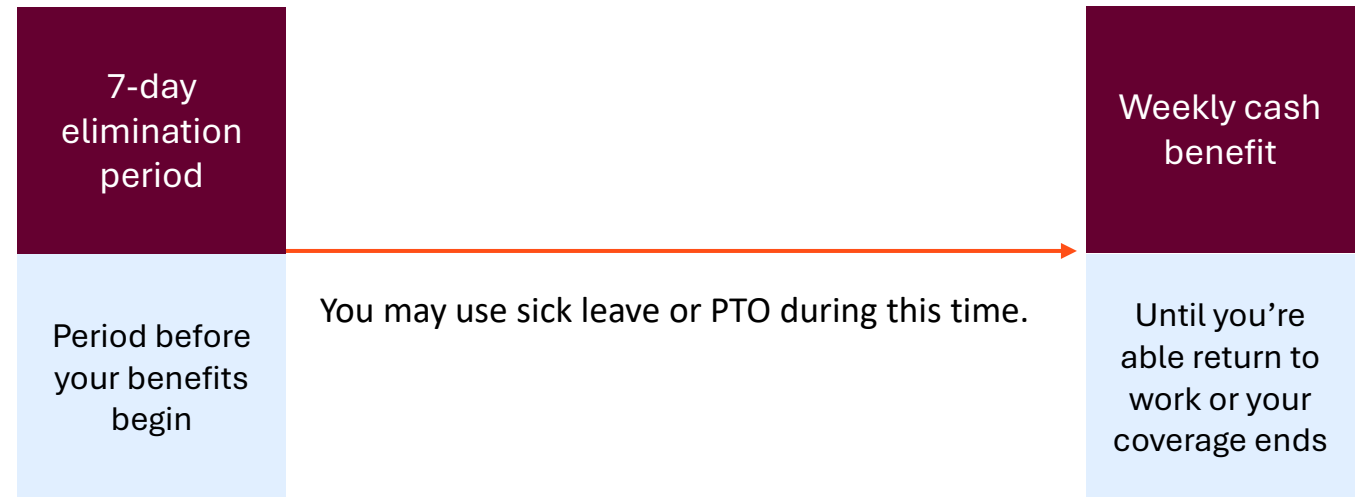
County Paid | LTD for those who **DO NOT** pay into CA SDI

All Full-Time employees and elected officials who are classified as:		Class 1		Class 2		Class 3																						
		<ul style="list-style-type: none">▪ AM, AS and DA▪ CC and CS▪ EM, NA, NE, NS, SD1 and UM▪ EO▪ PD and PM▪ SR1 and SR2▪ RTU		<ul style="list-style-type: none">▪ CEM▪ MA▪ NM		<ul style="list-style-type: none">▪ SM																						
Contributions		<ul style="list-style-type: none">▪ The County pays the cost for coverage▪ Benefit payments are subject to tax			Limitations 24-months		<ul style="list-style-type: none">▪ Mental and Nervous▪ Substance Abuse▪ Specified Illness/Self Reported																					
Coverage highlights		<ul style="list-style-type: none">▪ 66⅔ percent of monthly salary▪ 30, 60, or 90 -day elimination period (varies by class)▪ \$8K or \$12K maximum benefit (varies by class)			Pre-Existing limitation		<ul style="list-style-type: none">▪ 3/12 <p>No benefits are payable for the first 12 months an employee is covered on the plan for conditions where there was treatment during the three months before the coverage effective date</p>																					
Maximum payment period		<table><thead><tr><th>Age on Date of Your Disability</th><th>Benefit Period</th></tr></thead><tbody><tr><td>61 or less</td><td>To age 65 or 3 years 6 months, if longer</td></tr><tr><td>62</td><td>3 years and 6 months</td></tr><tr><td>63</td><td>3 years</td></tr><tr><td>64</td><td>2 years and 6 months</td></tr><tr><td>65</td><td>2 years</td></tr><tr><td>66</td><td>1 year and 9 months</td></tr><tr><td>67</td><td>1 year and 6 months</td></tr><tr><td>68</td><td>1 year and 3 months</td></tr><tr><td>69 and over</td><td>1 year</td></tr></tbody></table>			Age on Date of Your Disability	Benefit Period	61 or less	To age 65 or 3 years 6 months, if longer	62	3 years and 6 months	63	3 years	64	2 years and 6 months	65	2 years	66	1 year and 9 months	67	1 year and 6 months	68	1 year and 3 months	69 and over	1 year	Own Occupation Period		<ul style="list-style-type: none">▪ 24 months <p>The definition of disability is based on the employee's own occupation during the first 24 months, then will be based on any occupation</p>	
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Voluntary Short Term Disability (STD) – how it works



- If you are enrolled in the voluntary STD benefits and unable to work **due to a medical disability**, you have a certain number of days before you begin collecting disability benefits, called the **elimination period**. During this time, you may be covered by sick leave and/or paid time off (PTO).
- The elimination period for the **employee paid Voluntary STD** plan is 7 or 14 days depending on class.
- After the elimination period, your STD insurance pays a weekly cash benefit until you're medically able to return to work or your coverage period ends.
- Coverage also provides a partial cash benefit if you can only perform part of your job or work part time.



Employee Paid | Voluntary STD for those who **pay into CA SDI**

Voluntary STD Class 4	Classification: AE, CE, CL, CM, CR, FS, HS, MM, PO, PR, PS, RN, SO, SS, SW, CNM, SD6 , RTN, SR5
Contribution	<ul style="list-style-type: none">▪ Employees pay the cost for coverage▪ Benefit payments are not subject to tax
Coverage amount	<ul style="list-style-type: none">▪ 25% of weekly salary up to \$1,000 per week
Maximum payment period	<ul style="list-style-type: none">▪ 24 weeks (including elimination period) Based on the employee's medical information provided, not to exceed the plan max
Benefit elimination period	<ul style="list-style-type: none">▪ 14 calendar days for pregnancy, illness, or injury
Pre-Existing Exclusion If a participant becomes pregnant and receives any medical treatment prior to their initial STD effective date, the pregnancy may be considered pre-existing	<ul style="list-style-type: none">▪ 3/12. No benefits are payable for the first 12 months an employee is covered on the plan for conditions where there was treatment during the three months before the employee's date of hire

Employee Paid | Voluntary STD for those who **DO NOT** pay into CA SDI

Voluntary STD Classes 1-3	Classification: EM, EO, NA, NE, UM, SD1, PM, CRX, CS, CC, SR2, AM, AS, DA, DI, DM, PD, CEM, SD6, MA, SD2, NS, DS, SM, NM, RTM, RTU, SR1
Contribution	<ul style="list-style-type: none"> You pay the cost of your coverage Benefit payments are not subject to tax
Coverage amount	<ul style="list-style-type: none"> In 2026, payable benefits will increase from 60% of weekly salary up to \$1,750 per week*
Maximum payment period	<ul style="list-style-type: none"> Election options <ul style="list-style-type: none"> ➤ 3 weeks ➤ 7 weeks ➤ 12 weeks
Benefit elimination period	<ul style="list-style-type: none"> 7 calendar days for pregnancy, illness, or injury
Pre-Existing Exclusion If a participant becomes pregnant and receives any medical treatment prior to their initial STD effective date, the pregnancy may be considered pre-existing	<ul style="list-style-type: none"> 3/12. No benefits are payable for the first 12 months an employee is covered on the plan for conditions where there was treatment during the three months before the employee's date of hire

*VSTD claims with a date of disability before 1/1/2026 will have a weekly maximum benefit of \$1,620

Paid Family Leave

Although included with the voluntary STD benefit options for those who **DO NOT** pay into CA SDI Plan, PFL is not a disability benefit.

PFL pays a benefit for family care and bonding situations, whereas disability pays a benefit when you are unable to work due to your own medical condition.

PFL pays a cash benefit when:

- Caring for a seriously ill family member*
- Bonding with newly born minor child, adopted or fostered child
- Attending to a qualifying exigency (i.e. military assist) related to covered active duty or a call to covered active duty of a covered family member**

*Covered family members include child, parent, parent-in-law, grandparent, sibling, spouse, registered domestic partner.

**Covered family members for qualifying exigency are spouse, registered domestic partner, parent and child.



Employee Paid | Voluntary STD with PFL for those who **DO NOT** pay into CA SDI

Classes 1-3	Voluntary STD	Paid Family Leave (PFL)
Contribution	<ul style="list-style-type: none"> You pay the cost of your coverage Benefit payments are not subject to tax 	<ul style="list-style-type: none"> Included with STD and allows you to take paid leave to bond with a new child, care for a seriously ill family member or attend to family matters if a family member is called to active duty.
Coverage amount	<ul style="list-style-type: none"> In 2026, payable benefits will increase from 60% of weekly salary up to \$1,750 per week* 	<ul style="list-style-type: none"> In 2026, payable benefits will increase from 60% of weekly salary up to \$1,750 per week**
Maximum payment period	<ul style="list-style-type: none"> Election options <ul style="list-style-type: none"> ➤ 3 weeks ➤ 7 weeks ➤ 12 weeks 	<ul style="list-style-type: none"> 8 weeks of PFL within 12 months for all qualifying events in one year lookback
Benefit elimination period	<ul style="list-style-type: none"> 7 calendar days for pregnancy, illness, or injury 	<ul style="list-style-type: none"> Does not apply
Pre-Existing Exclusion If a participant becomes pregnant and receives any medical treatment prior to their initial STD effective date, the pregnancy may be considered pre-existing	<ul style="list-style-type: none"> No benefits are payable for the first 12 months an employee is covered on the plan for conditions where there was treatment during the three months before the employee's date of hire 	<ul style="list-style-type: none"> Does not apply

*VSTD claims with a date of disability before 1/1/2026 will have a weekly maximum benefit of \$1,620

**PFL claims with a qualifying event date before 1/1/2026 will have a weekly maximum benefit of \$1,620

Disability & Paid Family Leave

Coordination of benefits with LTD, STD and PFL (maternity)

Reminder – a pregnancy may be considered pre-existing for STD if you become pregnant and receive medical treatment prior to the coverage effective date, however PFL is still available as long as the Qualifying Event occurs on or after the initial coverage effective date.

1	2	3	4	5	6	7	8
LTD Elimination Period 30-days no LTD payable benefits				Once 30-day elimination period is met and the claim is approved, LTD benefits are payable while the claim is medically supported (vaginal delivery recovery period with no complications is six weeks and recovery for a c-section delivery is typically eight weeks)			
VSTD 7 days no STD payable benefits	Once elimination period is met and the claim is approved, STD benefits are payable while the claim is medically supported until the 3-week maximum duration is reached						

**COSD PFL for Bonding
8 Weeks**

1	2	3	4	5	6	7	8
VSTD 7 days no STD payable benefits	Once elimination period is met and the claim is approved, STD benefits are payable while the claim is medically supported (vaginal delivery recovery period with no complications is six weeks and recovery for a c-section delivery is typically eight weeks)						

**COSD PFL for Bonding
8 Weeks**

8 Weeks Paid Family Leave

- PFL for bonding may begin once the disability claim for maternity ends
- A vaginal delivery recovery period with no complications is six weeks
- recovery for a c-section delivery is typically eight weeks
- The disability claim for maternity could be covered by VSTD only or a combination of VSTD and LTD
- PFL is payable only if the delivery occurs on or after the initial coverage effective date
- PFL pays up to 8 weeks within a 12-month period

Disability

Coordination of benefits with VSTD (non-maternity)



*Dovetailing ensures that benefits don't overlap (claimant is not paid by both STD and LTD at the same time), but also that there's no gap where the claimant is left without income.

- The 3-week duration VSTD plan is designed to dovetail with the 30-day elimination period LTD plan.
- The 7-week duration VSTD plan is designed to dovetail with the 60-day elimination period LTD plan.
- The 12-week duration VSTD plan is designed to dovetail with the 90-day elimination period LTD plan.

When employment ends – Portability

Portability is a feature that allows your employee paid **voluntary disability** coverage to continue on a direct billed basis after you are no longer eligible for coverage through the County. Portability (port) is typically a less expensive alternate to individual policy premiums.

Portability is available when a participating employee's insurance terminates because employment with the County ends; provided:

1

The employee is not disabled or retired; and

2

The employee was insured under the voluntary disability plan for at least 12 months in a row, just prior to the date employment ended.

Portability is not available to an employee whose insurance terminates:

- Upon retirement
- While disabled
- While on leave of absence



Voluntary disability is affordable and convenient

- Available at group rates — often less expensive than rates for individual policies
- Easy payroll deduction
- Prompt, responsive claims process

Enrollment guidelines

- Enroll **October 6-30** for the 2026 plan year.
- Coverage begins **January 1** for new enrollees if Actively at Work, or once you resume active work.
- If newly enrolling or increasing your benefits, the **pre-existing condition limitation** will apply to the new benefit amounts or extended durations.
- Once enrolled, employees cannot drop this coverage outside of open enrollment unless due to class eligibility.





Questions



It's time to enroll October 6th – 30th

Make sure you have the right coverage for the coming year.

