Building your benefit portfolio
Lincoln delivers key nonmedical group benefits for Michigan Association of Counties clients

Providing the benefits and services your employees value
At Lincoln Financial Group, we pride ourselves on the value our products and services bring to our employee benefit clients. As a Michigan Association of Counties benefits partner, we offer robust life and disability plan designs and value-added services as part of every coverage option.

Term life and accidental death & dismemberment (AD&D)
- Flexible plan designs
- Competitive Guarantee Issue amounts
- Waiver of Premium for total disability
- TravelConnect™ travel assistance services
- LifeKeys® services for employees, families and beneficiaries

Long-term disability (LTD)
- Options for benefit durations, elimination periods and income replacement levels
- Accumulation of Elimination Period
- Progressive Income Benefit
- Family Care Expense Benefit
- EmployeeConnect™ assistance program

Short-term disability (STD)
- Options for benefit durations, elimination periods and income replacement levels
- Partial Disability Benefit
- Rehabilitation Assistance Benefit
- Waiver of Premium
Help when it's needed most

Relationships. Stress. Legal and financial concerns. Travel issues. Everyone needs help sometimes. Lincoln delivers that help, through value-added services included with most of our group protection products. Your employees get 24/7 access to confidential assistance, referrals and resources—at no additional cost.

**Included with all term life policies**

**LifeKeys® program**

*LifeKeys* services provide assistance to employees and their loved ones for a wide range of concerns, including:

**For employees and their families**
- Preparing a will
- Identity theft
- Final preparations
- Articles, tutorials and videos on topics such as investments, health, relationships and more

**For beneficiaries**
- Legal support
- Financial services
- Grief counseling
- Guidance with day-to-day concerns such as child care, moving, and major purchases

**TravelConnectSM assistance**

The **TravelConnect** program provides a wealth of travel, medical and safety-related services employees can access while traveling more than 100 miles from home, for business or leisure. Services include:

- Medical emergency evacuation and transportation
- Lost or stolen travel documents assistance

**Included with all long-term disability policies**

**EmployeeConnectSM services**

Your employees and their immediate family members can access confidential assistance, referrals and resources—including 24/7 toll-free phone and web access, and unlimited phone access to legal, financial and work-life services. Help is available on topics such as:

- Anxiety and depression
- Marital or family difficulties
- Stress management/anxiety

- Substance abuse
- Locating child or elder care
- Finding movers

Contact Michigan Association of Counties to learn more!
Phone: 800-258-1152
Email: info@micounties.org

*LifeKeys® and EmployeeConnect℠ services are provided by ComPsych® Corporation, Chicago, IL. TravelConnect℠ travel assistance services are provided by FrontierMEDEX, Baltimore, MD. ComPsych® and FrontierMEDEX are not Lincoln Financial Group® companies. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations.

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