

# 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

#### **TravelConnect<sup>SM</sup> 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
- Language translation services
- Medical and dental referrals
- Arrangements for prescription refills

### Included with all long-term disability policies

#### **EmployeeConnect<sup>SM</sup> 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](mailto:info@micounties.org)**

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**You're In Charge®**

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