

**GROUP BENEFITS** 

## VALUE. CHOICE. SERVICE.

Lincoln delivers key employee benefits for MAC members

At Lincoln Financial Group, we pride ourselves on the value we offer to the Michigan Association of Counties (MAC) member companies. As a MAC Service Corp Endorsed Program, we offer the full range of nonmedical group benefits and client-centered services.

### **1. Short-term disability**

Offer your employees a way to protect their income while they recuperate. Includes multiple returnto-work incentives, plan designs such as ASO (Administrative Services Only) and ATP (Advice to Pay), and buy-up plans that let employees choose how much coverage to buy.

### 2. Long-term disability

Help provide financial protection for your employees with extended disabilities. Allows total or partial disability to satisfy the elimination period, partial disability calculation, Progressive Income Benefit and valueadded EAP at no additional cost.

### 4. Integrated enrollment and implementation

Ensure your employees fully understand their benefit options and make the best choices for their future with our flexible education and enrollment options. Our dedicated Implementation team delivers personalized, proactive service and a smooth implementation experience.

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Five reasons why MAC member companies should choose Lincoln Financial Group for employee benefits

### 3. Term life

Help your employees protect their families' future. Provides a choice of flat dollar amount or percentage of salary benefits, with flexible Guarantee Issue amounts, Waiver of Premium for disability, Accelerated Death Benefit, beneficiary and travel assistance services at no additional cost, and optional accidental death & dismemberment coverage.

### 5. Online services claims management and much more

Submit and check the status of life, life waiver, short-term disability and long-term disability claims online. Review and pay bills, and check payment status. Also add or enroll members, terminate members and make adjustments, instantly.

## To learn more about how Lincoln Financial can enhance your employee benefits, contact Kami Smith at the MAC today: 800-336-2018.

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