



Insurance enrollment

Voluntary STD and LTD insurance

Family Video is pleased to offer employees valuable voluntary insurance benefits

The purpose of insurance is to protect your valuables. What is your most valuable asset? Most people think of their home, car or other possessions. But for many of us, our most valuable asset is our ability to earn a living and provide financially for our loved ones.

A disability can happen to anyone at any time. If you become disabled, your financial obligations don't stop and often increase. Disability insurance can help ensure your life and lifestyle won't be disrupted should something happen to you.

Your opportunity to enroll is coming soon

Family Video has arranged for your enrollment to take place through the SeeBenefits Web site. Managers will deliver personalized enrollment forms soon. These forms will provide benefit details and the exact cost of coverage.

The benefits offered are employee-paid options available at group rates through Lincoln Financial Group. Insurance plans are subject to exclusions and limitations, so please read materials carefully. For your information, a brief explanation of each coverage type has been included here.

Short-term disability (STD) insurance

STD insurance provides coverage for those out of work on a temporary basis due to a non-work-related disability like maternity, illness, or injury. This benefit replaces a portion of your weekly income, which can help you meet your financial obligations during your time off work.

Long-term disability (LTD) insurance

LTD insurance provides monthly replacement income to help support you and your family if you become injured or too sick to work for an extended period of time. A long-term disability can lead to unexpected bills, special modifications to your car or home, or other costs presenting a serious financial risk. LTD insurance will help maintain quality of life for you and your family by reducing the financial impact of a disability.

The Lincoln Financial commitment to service

Lincoln Financial is committed to providing world-class service to each and every customer. Family Video selected Lincoln Financial in large part due to its solid reputation for financial strength and industry-leading innovations for service and support.

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This flier is not intended as a complete description of coverage. The controlling provisions are provided in the policy and this flier does not modify those provisions or the insurance in any way. Some features or coverage described in these materials may not be available in all states.

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