Focus on getting well

Critical illness insurance

Money for your recovery

If serious illness strikes, the last thing you need to worry about is how to pay the bills. With Lincoln Critical Illness Insurance, if you are diagnosed with a covered critical illness, you get a lump-sum cash benefit to use however you wish — even if you receive benefits from other insurance. You also reap the advantages of buying coverage at the workplace:

Cost. This insurance is offered at affordable rates.

Confidence. You can choose quality coverage recommended by your employer.

Convenience. Payroll deduction is simple and easy.

Security. You can take the coverage with you if you leave your employment.

But it's not just about money...

Your critical illness insurance includes *Lincoln CareCompass*[SM] services for wellness and recovery. Turn over this page to find out more!

Assess your need

Consider your medical costs
Take a look at your medical deductibles, copayments and insurance maximums.

Consider your usual expenses
Add up your routine expenses and regular bills — mortgage, utilities, food and clothing.

Consider additional expenses
Will you have new expenses due to illness — experimental/alternate treatments, travel and lodging for specialty medical facilities, or child- or elder-care costs?

Consider your savings
Can you dip into them to pay costs due to a critical illness?

Insurance products issued by:
The Lincoln National Life Insurance Company

Why use a personal health advocate?

A personal health advocate is a professional who can help you navigate the healthcare system and avoid hassles. They can help you:

- Coordinate care among different providers
- Make the most of your health insurance benefits
- Negotiate fees
- Identify needed specialists
- Find clinical trials that could speed recovery
- Schedule appointments

See summary of benefits for a complete list of plan details.

More than money

At the core of your critical illness insurance[1] is the *Lincoln CareCompass*℠ program. These benefits and services provide personalized help and guidance throughout the treatment process if you're diagnosed with a covered critical illness. You also have access to features you can use when you're healthy, to help you stay that way.

Critical Illness Assessment Benefit

Each year, you can use a cash benefit toward one of 24[2] covered health assessment tests. Tests include electrocardiogram, colonoscopy, serum cholesterol, blood glucose and many more.

Personal health advocate services

An expert advocate guides you through the healthcare maze. Your health advocate can help any time, not just during an illness.

Travel assistance

You can get help arranging travel and lodging for out-of-town care. Many travel assistance services[3] are available at any time, not just during illness.

Child Care Expense Benefit

You can receive a benefit of $25 a day per child for up to 30 days of child-care expenses if you are hospitalized due to a covered illness.

Support services

You can get referrals to community resources and support groups, and you have access to confidential assistance for a variety of issues throughout your critical illness.

[1] In California, Massachusetts and New Jersey, applicants must have major medical insurance to be eligible for critical illness coverage.
[2] In California, 25 tests.
[3] Travel must be 100 or more miles from home.

Provide a cash benefit for you and your loved ones with critical illness insurance from Lincoln Financial.

LincolnFinancial.com

LCN-1070851-120214
POD 1/15 **Z02**
Order code: CI-EE-FLI001

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You're In Charge®

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