



Focus on getting well, not just getting by

If serious illness strikes, the last thing you need to worry about is how to pay the bills. That's why Lincoln Critical Illness Insurance provides cash to help with the extra expenses associated with your recovery.

With Lincoln Critical Illness Insurance, if you are diagnosed with a covered illness, you get a **lump-sum cash benefit to use however you wish**—even if you receive benefits from other insurance.

But it's not just about money

At the core of our critical illness insurance is *Lincoln CareCompass*SM coverage. These benefits and services provide personalized help and guidance throughout the treatment process if you're diagnosed with a critical illness. Some features can even be used without a critical illness occurrence.

- **Critical illness assessments.** Each year, you can use a cash benefit toward one of 24 covered health assessment tests.
- **Personal health advocate.** An expert advocate guides you through the healthcare maze. Your health advocate can help at any time, not just during an illness.
- **Support services.** You can get referrals to community resources and support groups, and you have access to phone counseling for a variety of issues.
- **Travel assistance.** You'll be provided help arranging travel and lodging for out-of-town care. Many travel assistance services are available at any time, not just during illness.
- **Family care 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.

Protect yourself and the ones you love

Your employer makes it possible for you to help protect your loved ones by offering you critical illness insurance from Lincoln Financial Group. There are advantages to buying coverage that's offered to an employee group.

- **Affordability**—Group rates are usually less expensive than individual policies.
- **Confidence**—You can choose the right coverage at work.
- **Convenience**—Payroll deduction is simple and easy.
- **Portability**—You can take the coverage with you if you leave your employer.

More about the personal health advocate

The personal health advocate assists you by:

- Coordinating care among different providers
- Identifying needed specialists
- Scheduling appointments
- Finding clinical trials that could speed recovery
- Making the most of your health insurance benefits
- Negotiating fees

This is not a full summary of benefits. Contact your employee benefits department for a complete list of plan exclusions and limitations.

Hello future.®

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Health advocate services are provided by Health Advocate, Inc. (Plymouth Meeting, PA), the nation's leading healthcare advocacy company. Travel assistance services are provided by FrontierMEDEX, Towson, MD. Support and counseling services are provided by Bensinger, DuPont & Associates (BDA), Chicago, IL. These companies are not Lincoln Financial Group® companies. Each independent company is solely responsible for its own obligations. Personal Health Advocate does not replace health insurance coverage, provide medical care or recommend treatment.

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