



FOR GROUP BENEFITS

Critical illness

Imagine not having to worry about money if you get sick

Critical illness coverage is here, and it's affordable

Hello future.®



The Lincoln National Life Insurance Company

Employee Guide

Worry less. Critical illness insurance can help.

Money to help you focus on recovery

If serious illness strikes, the last thing you need to worry about is how to pay the bills: copayments, car payments, rent or mortgage, utilities and food. You don't want anyone in your family worrying about money if you develop a critical illness. 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. Use it however it is needed: for treatments not covered by other insurance or a dream vacation to celebrate your recovery—you decide.

But it's not just about money

If you are diagnosed with a covered critical illness, our *Lincoln CareCompass*SM benefits and services can help you through treatment to your recovery. *Lincoln CareCompass* benefits and services are provided in every Lincoln Critical Illness Insurance plan and include:



Family care benefit

A benefit of \$25 a day per child for up to 30 days of child-care expenses if you are hospitalized



Travel assistance

Help arranging travel and lodging for out-of-town care, including concierge-type services such as finding a convenient market or laundry



Personal health advocate services

A professional to assist 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



Support services

Referrals to community resources and support groups, and access to phone counseling on coping with illness; emotional issues; personal finances, including debt management; legal concerns; referrals for child care; and follow-up care and monitoring

Benefits and services to use even when you're healthy

What's more important than staying healthy? With Lincoln Critical Illness Insurance, you get benefits and services to use when you're healthy, to help you stay that way.

That's why your *Lincoln CareCompass* benefit includes:



Health assessment benefit

Each year, you can use a cash benefit toward one of 24 covered health assessment tests. Tests include electrocardiogram, mammogram, colonoscopy, chest x-ray, stress test, serum cholesterol, blood glucose and many more.

Plus, you can use the services of the personal health advocate if you need help managing healthcare services for yourself or for a family member, such as your parents or parents-in-law. Some of the travel assistance services are also available even if you never experience an illness.

Assess your need for critical illness insurance

Consider the costs that wouldn't be covered by your medical insurance if you have a critical illness:

- Medical plan deductible, copays and coinsurance
- Travel and lodging costs for specialty medical facilities
- Experimental/alternate treatments
- Child- or elder-care expenses
- Mortgage, utilities
- Food, clothing

Protecting 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.

- **Cost.** This insurance is offered at group rates, which are often less expensive than rates for 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.



Take care of yourself and the ones you love with critical illness insurance!



HELPING PEOPLE FACE THE FUTURE WITH CONFIDENCE

At Lincoln Financial Group, we've spent more than 100 years living up to the character of our namesake: integrity, honesty, and the belief in a better tomorrow. We provide advice and solutions to help people save for tomorrow, secure and maximize their income, protect themselves and their loved ones, and prepare for the unexpected.

A Lincoln®

Hello future.®

INCOME
LIFE
RETIREMENT
GROUP BENEFITS

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150 N. Radnor-Chester Road
Radnor, PA 19087

www.LincolnFinancial.com

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