

Offer critical illness insurance; help employees plan for the unexpected

DESIGNED WITH EMPLOYEES IN MIND

Family-focused – adult care and child-specific benefits.

Innovative increasing Health Assessment Benefit option.

Each critical illness is covered as a separate condition.

Attained age and issue age pricing.

Pays a lump-sum cash benefit upon diagnosis of a covered critical illness or event.

Benefits are paid directly to employees to help with expenses.

Flat or incremental benefit offering.

Five riders are available.

Spouse and child coverage is available.

Coverage is portable for employees leaving the company.

Critical illness insurance can take some of the worry out of getting sick.

Lincoln’s Group Critical Illness Insurance strengthens your benefits package and distributes lump-sum cash payments to your employees upon diagnosis of covered illnesses or events. The straightforward and flexible design allows for coverage of separate conditions and simplifies administration.

Product highlights

- Simple and adaptable design with riders available to cover a variety of employee needs
- Benefits focused on the family and early detection of critical diseases
- New technology platform for end-to-end administration, flexible billing options and self-service
- Value add Health Advocate services providing employees with a team of healthcare, benefits and behavioral health experts, who can provide one-on-one support on a wide range of important and confusing issues, saving employees time, money and worry.

Example of our standard core conditions

The customizable benefit design allows an employer to determine which core conditions and benefit percentages to offer.

Covered conditions paying at 100% in the standard plan:

- Heart attack
- Sudden cardiac arrest resulting in death
- Stroke
- Invasive cancer
- Renal (kidney) failure
- Major organ failure
- Additional childhood conditions

Covered conditions paying partial benefits in the standard plan:

- Arterial/vascular disease
 - Mitral or aortic valve disease
 - Noninvasive cancer (in situ)
 - Skin cancer (other than melanoma): \$250 per lifetime
- The only maximum is for skin cancer, which is payable once per lifetime.

And many more benefits!

Customize your plan with these riders

Enhance coverage by adding any of our five riders to meet your employees' unique needs. You can select which riders to offer on the base plan.

Health Assessment Benefit¹	<p>Pays an annual benefit for completion of one covered exam and screening. The focus is on early detection and treatment of critical diseases to improve outcomes. Now includes screenings for oral cancer, hepatitis, HIV, HPV and blood chemistry profile.</p> <ul style="list-style-type: none"> ▪ Level and increasing benefit options: <ul style="list-style-type: none"> – Level: \$50, \$75 or \$100 per person per plan year – Increasing: year 1 = \$50, year 2 = \$75 and years 3+ = \$100
Supplemental Conditions²	<p>Nine conditions can be included as a package or individually. These are: advanced Huntington's disease; advanced COPD; AIDS; advanced ALS/Lou Gehrig's disease; advanced Alzheimer's disease; advanced Parkinson's disease; advanced multiple sclerosis; benign brain tumor; and loss of sight, hearing and speech.</p>
Accidental Injury³	<p>Coverage for severe burns, permanent paralysis and traumatic brain injuries due to an accident.</p>
Occupational Disease⁴	<p>Benefits for a disease contracted by employees due to accidental exposure in the workplace to HIV, hepatitis (B, C, D), MRSA, tuberculosis, tetanus and rabies. This benefit is available for all industries and occupations.</p>
Recovery Assistance⁵	<p>Benefits for lodging and transportation when hospitalized 100+ miles from home. Includes a Family Care Benefit for each day any dependent children or adults require care when the insured is hospitalized for a covered critical illness.</p>

Supplemental Conditions: Only AIDS available in NY, the rest are not.

Occupational Disease rider is also not available in NY.

Recovery Assistance not available in NY.

¹ Not available in MN, MO.

² Loss of sight, hearing and speech not available in CO, ID, NH, WA.

³ Not available in CO, ID, MO, NH, NJ, VT, WA.

⁴ Not available in GA, ID, VT.

⁵ Not available in CO, NJ.



Contact your Lincoln employee benefits expert to find out more about group critical illness insurance.

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In California, applicants must have major medical insurance to be eligible for Critical Illness coverage.

Some benefits have limits on the number of services provided or limit the time frame in which the services must be rendered. See your certificate booklet or policy for more information. This insurance product does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

Health advocate services are provided by Health Advocate, Inc. (Plymouth Meeting, PA), the nation's leading independent health care advocacy and assistance company. This company is not a Lincoln Financial Group® company. Each independent company is solely responsible for its own obligations. Health Advocate does not replace health insurance coverage, provide medical care or recommend treatment.

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Not for use in New York.