

Offer critical illness insurance to help employees plan for the unexpected

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

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 schedule options

Five riders are available.

Spouse and child coverage is available.

Coverage is portable for employees leaving the company.

Lincoln Critical Illness Insurance strengthens your benefits package by providing lump-sum cash payments to employees upon the diagnosis of covered illnesses or events. The plan features a straightforward and flexible design, allowing coverage for separate conditions and simplifying administration.

Product highlights

- Easy and adaptable design with riders available to cover various employee needs
- Benefits focused on the family and early detection of critical diseases
- New technology platform for end-to-end administration, flexible billing choices, and self-service options
- No lifetime maximums¹
- Value-add Health Advocate services provide employees with a team of healthcare, benefits, and behavioral health experts, who can provide one-on-one support on a range of important and confusing issues, saving employees time, money, and worry.

Example of our standard core conditions

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

Covered conditions paying 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

And many more benefits!

¹ Except for skin cancer

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.

<p>Health assessment benefit¹</p>	<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> <p>Level and increasing benefit options:</p> <ul style="list-style-type: none"> - Level: \$50, \$75, or \$100 per person, per plan year - Increasing: year one = \$50, year two = \$75, and years three or more = \$100
<p>Supplemental Conditions²</p>	<p>Nine conditions can be included as a package or individually, such as advanced Huntington's disease, advanced chronic obstructive pulmonary disease (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>
<p>Accidental Injury³</p>	<p>Coverage for severe burns, permanent paralysis, and traumatic brain injuries due to an accident.</p>
<p>Occupational Disease⁴</p>	<p>Benefits for diseases contracted by employees due to accidental workplace exposure to HIV, hepatitis (B, C, D), MRSA, tuberculosis, tetanus, and rabies. This benefit is available for all industries and occupations.</p>
<p>Recovery Assistant⁵</p>	<p>Benefits for lodging and transportation when hospitalized 100 or more miles from home. Includes a Family Care Benefit for each day dependent children or adults require care when the insured is hospitalized for a covered critical illness.</p>

¹ Not available in Michigan, Minnesota, Missouri, or Virginia.

² Loss of sight, hearing, and speech not available in Colorado, New Hampshire, or Washington.

³ Not available in Colorado, Idaho, Michigan, Missouri, New Hampshire, New Jersey, Vermont, or Washington.

⁴ Not available in Georgia, Idaho, or Vermont.

⁵ Not available in Colorado, Idaho, or New Jersey.



Contact your Lincoln benefits representative to learn 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.

THIS IS A LIMITED POLICY. Policy is conditionally renewable.

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