

## Health Assessment Benefit: A valuable part of your group accident insurance



### It pays to be healthy.

It's easier to prevent a medical condition than to cure it. That's why healthcare professionals recommend regular health screenings that can detect potential medical conditions early on.

But if you're enrolled in Lincoln Financial Group Accident Insurance, you have another incentive as well: We'll pay you for keeping up with important screenings.

As you can see below, a wide range of screenings and exams are covered. It's easy to take advantage of this benefit:

- Each plan year, you'll receive cash back for one covered screening — no waiting period.
- Claims may be submitted by fax, mail, online through the employee self-service portal or email, and will be processed within 24 hours of receipt. Telephonic submissions are processed while the claimant is on the phone.
- Your health assessment benefit will be paid within 24 hours of receiving a completed claim form.

### Get money back for keeping up with your health screenings.

All covered persons	Adults only	Children only
<ul style="list-style-type: none"> <li>▪ Routine dental examination</li> <li>▪ Annual physical</li> <li>▪ Eye exam</li> <li>▪ Hearing exam</li> <li>▪ Depression screening</li> <li>▪ Substance abuse screening/counseling</li> <li>▪ Tetanus immunization</li> </ul>	<ul style="list-style-type: none"> <li>▪ Osteoporosis screening (bone mineral density)</li> <li>▪ Accident/fall prevention counseling</li> </ul>	<ul style="list-style-type: none"> <li>▪ Sports/school physicals</li> <li>▪ Concussion screening</li> <li>▪ Immunizations: DTP, MMR, rotavirus, chicken pox, meningitis</li> </ul>



**Don't put it off. Schedule your important screenings, stay healthy and get cash back.**

Health assessments are not available in Connecticut, Indiana, Michigan, Minnesota, Missouri, North Dakota, New Hampshire, New Jersey, New York, New Mexico, Vermont and Washington.

Insurance products issued by:  
The Lincoln National Life Insurance Company  
Lincoln Life & Annuity Company of New York

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State variations may apply.

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.

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