



You're In Charge®

Critical illness

Take care

Lincoln Critical Illness
Insurance can help.

Employee Guide

GROUP BENEFITS

The Lincoln National Life Insurance Company

CI-EEED-BRC001_Z04

Worry less.

Money to help you focus on recovery

If serious illness strikes, the last thing you need to be concerned with is how to pay the bills: copayments, car payments, rent or mortgage, utilities and food.

That's why Lincoln Critical Illness Insurance provides cash to help with extra expenses—so you can focus on your recovery and not have to worry about money if you get sick.



With Lincoln Critical Illness Insurance,¹ 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 how you need it: 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. The *Lincoln CareCompass* program comes with your Lincoln Critical Illness Insurance plan and includes:



Child Care Expense Benefit²

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



Travel assistance services³

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

Employee assistance services include 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

¹ In California, Massachusetts and New Jersey, applicants must have major medical insurance to be eligible for critical illness coverage.

² Not available in Colorado.

³ Travel must be 100 or more miles from home.

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 the *Lincoln CareCompassSM* program includes:



Critical Illness Assessment Benefit

Each year, you can receive a cash benefit for completing one of 24⁴ covered critical illness assessment tests. Tests include electrocardiogram, mammogram,⁵ colonoscopy, chest x-ray, stress test, serum cholesterol, blood glucose and many more.

⁴In California, 25 tests.

⁵In California, a mammogram is provided under a separate benefit. See your benefit summary.



Health advocate services

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.



Travel assistance services

Travel assistance services are also available when traveling 100 or more miles from home, even if you never experience an illness.

Assess your need for critical illness insurance

Consider the costs that might not 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
- Mortgage, utilities
- Experimental/alternate treatments
- Child- or elder-care expenses
- Food, clothing

Protecting yourself and the ones you love

You can help protect your loved ones with critical illness insurance from Lincoln. There are advantages to buying coverage at the workplace.

- **Cost.** This insurance is offered at affordable rates.
- **Confidence.** You can choose the right coverage at work.
- **Convenience.** Payroll deduction is simple and easy.
- **Security.** You can take the coverage with you if you leave your employment.



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

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