



Focus on getting well

Critical illness insurance

Money for your recovery

If you become seriously ill, the last thing you need to worry about is how to pay the bills. With Lincoln Critical Illness Insurance, if you are diagnosed with a covered critical illness, you get a lump-sum cash amount to use however you wish—even if you receive benefits from other insurance.

But it's not just about money...

Your critical illness insurance plan also comes with a program of services to help you cope with your diagnosis and manage your health. Even if you are never diagnosed with a covered illness or you're in recovery, you can still access many services to help you stay healthy. These *Lincoln CareCompass*® benefits and services provide personalized help and guidance throughout your treatment.

Here are the helpful benefits and services your critical illness plan provides:

Personal health advocate services

A personal health advocate is a healthcare professional, often a registered nurse, who uses their medical expertise and knowledge of the healthcare system to offer you informed guidance and compassionate support. Your health advocate can help any time, not just during an illness, assisting you with:

- Coordinating care among different doctors or specialists
- Scheduling appointments
- Understanding your health insurance benefits
- Negotiating fees
- Identifying needed specialists
- Finding clinical trials that could speed recovery
- And much more

Critical Illness Assessment Benefit

You can receive a cash reimbursement for completing **one covered health screening test each year.**

Simply take the test and fill out the appropriate paperwork, and we'll put cash back in your pocket—and there is no required waiting period. Covered tests include electrocardiogram, colonoscopy, chest x-ray, stress test, serum cholesterol, blood glucose and many more.

Travel assistance

You can get help arranging travel and lodging for out-of-town care. Many travel assistance services are available at any time, not just during illness, when you are traveling 100 or more miles from home.

Child Care Expense Benefit

You can receive 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 illness.

Support services

You can get referrals to community resources and support groups, and you have access to confidential assistance for a variety of issues throughout your critical illness.

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 quality coverage recommended by your employer.

Convenience. Payroll deduction is simple and easy.

Security. You can take the coverage with you if you leave your employment.

Assess your need

Consider your medical costs

Take a look at your medical deductibles, copayments and insurance maximums.

Consider your usual expenses

Add up your routine expenses and regular bills — mortgage, utilities, food and clothing.

Consider additional expenses

Will you have new expenses due to illness — experimental/alternate treatments, travel and lodging for specialty medical facilities, or child- or elder-care costs?

Consider your savings

Can you dip into them to pay costs due to a critical illness?

See summary of benefits for a complete list of plan details.

Provide a cash benefit for you and your loved ones with critical illness insurance from Lincoln Financial.

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You're In Charge®

In California, Massachusetts and New Jersey, applicants must have major medical insurance to be eligible for critical illness coverage. In Maryland, Minnesota, New Jersey, New York and Washington, this product is offered as an individual insurance policy. In all other states, this product is offered as a group insurance policy. 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 healthcare advocacy company. Travel assistance services are provided by UnitedHealthcare Global, Baltimore, MD. Employee assistance services are provided by ComPsych® Corporation, Chicago, IL. Health Advocate, UnitedHealthcare Global and ComPsych® are not Lincoln Financial Group® companies. 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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