

## Lincoln CareCompass® program



### Critical Illness Assessment Benefit:

Get a cash benefit for completing one of 24 covered screenings each year. Tests include mammogram, electrocardiogram, colonoscopy, chest X-ray, stress test, serum cholesterol, blood glucose, and more.

#### **Child Care Expense Benefit:**

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



# Benefits and services to help you focus on recovery.

As the world of healthcare becomes increasingly complex, you need resources to help you navigate through it. That's especially true when you're recovering from a serious illness. Fortunately, if you are enrolled in critical illness insurance, you have access to *Lincoln CareCompass* — providing a variety of benefits and services to help you recover quicker and get your life back on track.

#### Your health advocate services

When you're on the mend from an illness, having an experienced healthcare professional as your advocate can mean so much. With *Lincoln CareCompass*, you'll have access to the personal and compassionate guidance of a registered nurse or other medical professional. This support is available at any time, not just during a critical illness — even to family members not covered under the plan. Health advocate services include:

- Healthcare coaching
- Setting up and coordinating medical appointments
- Coordinating medical and hospice care
- Understanding medical information
- Health insurance matters including coordinating payments, negotiating self-pay bills, and providing advice on appeals
- Arranging for home care equipment and locating a homemaker, adult day care, and rehab services
- Estimating the cost of healthcare services
- Arranging appointments for second opinions
- Locating clinical trials

See the other side for additional Lincoln CareCompass® benefits. >

#### Medical help and assistance when you travel

Experiencing a medical emergency when you're far from home can be overwhelming. It's reassuring to know that you, your spouse, and your dependents can count on the following services at any time.

#### With any type of medical emergency:

- Pre-travel planning information
- Emergency medical evacuation and travel assistance
- Security evacuation assistance
- · Medical monitoring and updates
- Travel arrangements for the return of a dependent child
- Transportation after stabilization
- Repatriation of remains

#### With a critical illness:

- Help with arranging convalescence, including hotel stays before and during hospitalization
- HomeAway services, such as finding a market or laundry facilities when you're away from home for treatment
- Arranging transportation to receive treatment

#### Ongoing support when you need it

You and your caregiver have unlimited access to GuidanceResources® Online for information and advice on a range of life and work topics. In the event of a covered critical illness, you can receive information over the phone through:

- LegalConnect® legal information and assistance; and referrals to legal, advocacy, and governmental organizations
- FinancialConnect® debt management, budgeting, taxes, and estate planning
- FamilySource® child- and elder-care services, adoption, pet care, housing, home repair, and more

Lincoln CareCompass® program

Call toll-free: 855-804-7308 (M - Th, 7 a.m. to 7 p.m. CT; Friday, 7 a.m. to 5 p.m. CT)

Or to file a claim, visit LincolnFinancial.com and click CONTACTS, FORMS & CLAIMS

©2017 Lincoln National Corporation

#### LincolnFinancial.com

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-1857289-072717 PDF 8/17 **Z02** Order code: CI-EECC-FLI001



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. Support services/ employee assistance services are provided by ComPsych® Corporation, Chicago, IL. ComPsych® and GuidanceResources® are registered trademarks of ComPsych® Corporation. Health Advocate, UnitedHealthcare Global and ComPsych® are not Lincoln Financial Group® companies. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations. Health Advocate does not replace health insurance coverage, provide medical care or recommend treatment.

Insurance products (policy series GL51, WIND) are issued by The Lincoln National Life Insurance Company (Fort Wayne, IN), which does not solicit business in New York, nor is it licensed to do so. In New York, insurance products (policy series WIND) are issued by Lincoln Life & Annuity Company of New York (Syracuse, NY). Both are Lincoln Financial Group® companies. Product availability and/or features may vary by state. Limitations and exclusions apply.

Not for use in New Mexico.