

Benefits At-A-Glance

Critical Illness Insurance

The Lincoln Critical Illness Insurance plan:

- Provides cash benefits if you or a covered family member is diagnosed with a critical illness or event while insured under this plan
- Benefits are paid in addition to what is covered under your health insurance
- Features group rates for The School District of Osceola County employees
- Includes access to a Personal Health Advocate who can assist you in managing healthcare services for you and your entire family
- There are no waiting periods or overall plan maximums

Coverage for you

Critical Illness Insurance Employee	
Guaranteed coverage amount	\$30,000
Maximum coverage amounts	Choice of \$10,000, \$20,000, and \$30,000

Guaranteed Coverage Amounts

- You can choose from the coverage amounts above without providing evidence of insurability (documentation of your health history). Amounts above the guaranteed amount will require evidence of insurability.
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required.

Coverage for your spouse

You can secure Critical Illness Insurance for your spouse when you choose coverage for yourself.

Critical Illness Insurance Spouse	
Guaranteed coverage amounts	\$15,000
Maximum coverage amounts	Choice of \$5,000, \$10,000, and \$15,000 (up to 50% of the employee coverage amount)

Guaranteed Coverage Amounts

- You can choose from the coverage amounts for your spouse without providing evidence of insurability (documentation of your spouse's health history). Amounts above the guaranteed amount will require evidence of insurability.
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required.

Coverage for your dependent children

You can elect Critical Illness Insurance for your dependent children when you choose coverage for yourself.

Critical Illness Insurance Dependent Children	
Guaranteed coverage amounts	\$2,500, \$5,000, and \$10,000 (up to 50% of the employee coverage amount)

Guaranteed Coverage Amounts

- You can choose from the coverage amounts above for your dependent children.

No money is due at enrollment. Your premium simply comes out of your paycheck.

Core Benefits

Covered Conditions	
Heart attack	100%
Stroke	100%
Invasive Cancer	100%
Renal (kidney) failure	100%
Major organ failure (heart, lung, liver, pancreas, or intestine)	100%
Additional childhood conditions	100%
Arterial/vascular disease	25%
Noninvasive cancer (in situ)	30%
Skin Cancer (other than melanoma)	\$250 per lifetime
Supplemental Conditions	
Advanced Huntington's disease	100%
Advanced COPD	100%
AIDS	100%
Advanced ALS/Lou Gehrig's disease	100%
Advanced Alzheimer's disease	100%
Advanced Parkinson's disease	100%
Advanced multiple sclerosis	25%
Benign brain tumor	50%
Loss of sight, hearing and/or speech	25%
Accidental Injuries Benefit	
Severe burns, permanent paralysis or traumatic brain injuries	100%
Occupational Disease	
HIV	100%
Hepatitis (B, C, D)	100%
MRSA	25%
Tuberculosis	25%
Tetanus	25%
Rabies	25%
Health Assessment	Your Cash Benefit
You receive a cash benefit every year you and any of your covered family members complete a single covered exam, screening or immunization	\$100

Additional Plan Feature(s)

Health Advocate Services	Included
Portability	Included

Note: See the policy for details and specific requirements for each of these features.

Benefit Exclusions

The plan includes only covered conditions or losses that are diagnosed while this insurance is in force. Benefits are not payable for any covered conditions or loss caused or contributed to by:

1. suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane;
2. committing or attempting to commit a felony;
3. war or any act of war, declared or undeclared;
4. participation in a riot, insurrection or rebellion of any kind; or
5. a covered condition sustained while residing outside the United States, U.S. Territories, Canada, or Mexico for more than 12 months.

Benefits will not be payable if the insured person is incarcerated in any type of penal or detention facility. A benefit for heart attack or sudden cardiac arrest is not payable if the event occurs during a medical procedure.

A complete list of benefit exclusions is included in the policy. State variations apply.

Questions? Call 800-423-2765 and mention ID OSCEOLACTY.

This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the contract, the contract will govern.

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.

Health advocacy services are provided by Health Advocate, Inc. (Plymouth Meeting, PA), the nation's leading healthcare advocacy company. 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 GL501) 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 GL501) 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.

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Group Critical Illness Insurance | Benefits At-A-Glance



Focus on getting well

Critical illness insurance

Money for your recovery

If serious illness strikes, 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 benefit to use however you wish—even if you receive benefits from other insurance. You also reap the advantages of 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.

But it's not just about money...

Your critical illness insurance includes *Lincoln CareCompass*SM services for wellness and recovery. Turn over this page to find out more!

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?



Why use a personal health advocate?

A personal health advocate is a professional who can help you navigate the healthcare system and avoid hassles. They can help you:

Coordinate care among different providers

Make the most of your health insurance benefits

Negotiate fees

Identify needed specialists

Find clinical trials that could speed recovery

Schedule appointments

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

More than money

At the core of your critical illness insurance¹ is the *Lincoln CareCompass*SM program. These benefits and services provide personalized help and guidance throughout the treatment process if you're diagnosed with a covered critical illness. You also have access to features you can use when you're healthy, to help you stay that way.

Critical Illness Assessment Benefit

Each year, you can use a cash benefit toward one of 24² covered health assessment tests. Tests include electrocardiogram, colonoscopy, serum cholesterol, blood glucose and many more.

Personal health advocate services

An expert advocate guides you through the healthcare maze. Your health advocate can help any time, not just during an illness.

Travel assistance

You can get help arranging travel and lodging for out-of-town care. Many travel assistance services³ are available at any time, not just during illness.

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.

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

²In California, 25 tests.

³Travel must be 100 or more miles from home.

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

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Order code: CI-EE-FLI001



You're In Charge[®]

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.

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