



Critical Illness Insurance

Benefits at a glance for Premier Health Partners Employees electing the Cancer Plan

What is critical illness?

While medical insurance is essential, it won't fully cover the potentially exorbitant costs associated with life-threatening critical illnesses. With the intricate level of care required for each of these diagnoses, families often face insurmountable medical and personal bills while trying to focus on getting well.¹ Critical illness insurance can help.

For about the cost of the latest on-demand movie deducted from your paycheck each month, Lincoln's critical illness insurance can provide a cash benefit that you can use to pay health insurance deductibles, transportation, childcare, and anything else you and your family need while receiving treatment.²

Here's how coverage works:

- You'll file a claim and receive a cash benefit for a covered critical illness.
- The funds are yours to use any way you'd like.
- 24/7 Health Advocate support resources are available to help you navigate your care, negotiate bills, and coordinate insurance benefits.

Your coverage

Critical illness insurance	Employee coverage amounts
Guaranteed coverage amounts	\$10,000, \$20,000, \$30,000 or \$40,000

¹ Kumok, Zina, "Critical Illness Insurance: What Is It? Who Needs it?," Investopedia, June 28, 2021, <https://www.investopedia.com/articles/personal-finance/010416/critical-illness-insurance-who-needs-it.asp>.

² LIMRA 2020 US Workplace Benefits Yearbook.

Coverage for your spouse

You can secure critical illness insurance for your spouse when you choose coverage for yourself.

Critical illness insurance	Spouse coverage amounts
Guaranteed coverage amounts	\$10,000, \$20,000, \$30,000, or \$40,000 (up to 100% of the employee coverage amount)

Coverage for your dependent children

Your dependent children automatically receive 50% of your coverage amount at no extra cost.

Core benefits

Covered conditions	Benefit percentage
Heart attack	100%
Stroke	100%
Invasive cancer	100%
End-stage renal (kidney) failure	100%
Major organ failure (heart, lung, liver, pancreas, or intestine)	100%
Arterial/vascular disease	25%
Noninvasive cancer (in situ)	25%
Skin cancer (other than melanoma)	\$500 per lifetime

Supplemental conditions	Benefit percentage
Advanced ALS/Lou Gehrig's disease	100%
Advanced Alzheimer's disease	25%
Advanced Parkinson's disease	25%
Benign brain tumor	100%
Loss of sight, hearing, and/or speech	100%

Accidental injuries benefit	Benefit percentage
Severe burns, permanent paralysis, or traumatic brain injuries; includes coma	100%

Occupational disease (employee only)	Benefit percentage
HIV	100%
Hepatitis (B, C, D)	100%

Additional childhood conditions	Benefit percentage
Cerebral palsy	100%
Cleft lip, cleft palate	100%
Cystic fibrosis	100%
Down syndrome	100%
Muscular dystrophy	100%
Spina bifida	100%
Type 1 diabetes	100%

Health assessment / wellness benefit	Your cash benefit
Cash benefit every year you and each of your covered family members complete a single covered exam, screening, or immunization	\$50

Additional plan benefit(s)	Benefit
Health Advocate services	Included
Portability	Included

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

Benefit exclusions

The plan includes only covered conditions or losses that occur when the insurance is in force. Benefits are not payable for any covered conditions or loss caused or contributed to by: intentionally self-inflicted injury, while sane or insane; committing or attempting to commit a felony; participation in a felony; committing a felony; war or any act of war, declared or undeclared; participation in a riot or insurrection; or a covered condition sustained while residing outside the United States, U.S. Territories, Canada, or Mexico for more than 12 months. A covered condition sustained while residing outside the United States, its possessions, Canada, or Mexico for more than 12 months, unless the covered condition is rediagnosed/confirmed in the United States. Benefits will not be payable if the insured person is incarcerated in any type of penal or detention facility.

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

©2023 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-5064184-102522

PDF 6/23 **Z01**

Order code: GP-CI-FLI001

This is not intended as a complete description of the insurance coverage offered. While benefit amounts stated in this summary are specific to your coverage, other items may summarize our standard product features and not the specific features of your coverage. 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 policy 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 policy, the policy will govern.

Benefits may vary by state, 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.

Insurance products are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, which does not solicit business in New York, nor is licensed to do so. Product availability and/or features may vary by state. Limitations and exclusions apply.

