Lincoln Financial

Issues Management, Inc.
Critical illness insurance

What is it?

Critical illness insurance is a supplemental health product that may provide benefits if you or your covered dependent suffers a covered illness. Conditions diagnosed or losses that occur prior to insurance taking effect are not covered.

Why is this coverage valuable?

Unexpected expenses can add up after a critical illness. This coverage provides cash to pay health insurance deductibles, transportation, childcare, and anything else you and your family need while you receive treatment and recover.

Your critical illness coverage

Eligibility description	All full-time employees
Contribution	You pay the cost of your coverage.
Employee coverage amount	$15,000 or $30,000
Spouse coverage amount	$7,500 or $15,000 up to 50% of employee benefit amount
Dependent children coverage	Your dependent children automatically receive 25% of your coverage amount at no extra cost.
Covered conditions	
Heart attack	100%
Arterial/vascular disease	50%
Mitral or arotic valve disease	25%
Sudden cardiac arrest	100%
Stroke	100%
Major organ failure (heart, lung, liver, pancreas, or intestine)	100%
End state renal (kidney) failure	100%
Invasive cancer	100%
Noninvasive cancer (in situ)	25%
Skin cancer	$1,000 per lifetime
Supplemental benefits	
AIDS	100%
Alzheimer's disease	100%
Parkinson's disease	100%
ALS/Lou Gehrig's disease	100%
Multiple sclerosis	100%
Huntington's disease	100%
COPD	100%
Benign brain tumor	100%
Loss of Sight	100%

Loss of Hearing	100%
Loss of Speech	100%
Accidental injuries benefit	
Severe burns, permanent paralysis, or traumatic brain injuries (includes coma)	100%
Occupational disease (employee only)	
HIV	100%
Hepatitis (B, C, D)	100%
Tuberculosis	25%
Invasive MRSA infection	25%
Tetanus	25%
Rabies	25%
Recovery assistance	
Family care benefit	$25 per day for up to 30 days
Lodging when 100 or more miles from home	$150 per day for up to 30 nights
Transportation when 100 or more miles from home	$200 per trip for up to 3 trips
Health assessment benefit	
You receive a cash benefit every year you and any covered family members complete a single covered exam or screening.	$50
Additional plan benefits	

Please see your policy certificate for additional covered conditions.

Benefit exclusions

Like any insurance, your critical illness policy does have exclusions. The list below provides common exclusions but isn't meant to be exhaustive of all exclusions or limitations that may be part of your policy. See your policy for full details. The policy may not cover covered conditions or loss caused or contributed to by:

- Suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane
- Committing or attempting to commit a felony, participation in a felony, or committing a felony
- War or any act of war, declared or undeclared
- Participation in a riot, insurrection, or rebellion of any kind, active participation in a riot, insurrection, or rebellion, voluntary participation in a riot, insurrection, or rebellion, or participation in a riot or insurrection

Benefits won't 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 isn't payable if the event occurs during a medical procedure. This is an incomplete list of benefit exclusions. A complete list is included in the policy. State variations apply.

Critical illness rate information

Option	Monthly rate
Employee and spouse rate	See rate tables below.

Employee monthly rate:

Age range (attained age)	Premium monthly rate for smoker	Premium monthly rate for non smoker
under29	$0.387	$0.359
30-39	$0.716	$0.605
40-49	$1.763	$1.216
50-59	$3.941	$2.256
60-69	$7.692	$3.876
Above 70	$12.581	$8.161

Spouse monthly rate:

Age range (attained age)	Premium monthly rate for smoker	Premium monthly rate for non smoker
under29	$0.387	$0.359
30-39	$0.716	$0.605
40-49	$1.763	$1.216
50-59	$3.941	$2.256
60-69	$7.692	$3.876
Above 70	$12.581	$8.161

©2024 Lincoln National Corporation

LincolnFinancial.com

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

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

LCN-6755938-070224
PDF 8/24
Z01
Order code: GP-CIFBS-FLI002

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 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.

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.

THIS IS A LIMITED POLICY. Policy is conditionally renewable.

Group insurance products and services described herein 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. In New York, insurance products are issued by the Lincoln Life & Annuity Company of New York, Syracuse, NY. Both are Lincoln Financial® companies. Product availability and/or features may vary by state. Limitations and exclusions apply.