

Ease the financial strain of cancer

Lincoln Financial's Critical Illness Insurance can help

Chances are, you or someone you know has been diagnosed with cancer. Approximately 40.5% of men and women will be diagnosed with some form of cancer at some point in their lives.¹ And as the number of cases grow each year, the cost to treat cancer also rises. Lincoln Critical Illness Insurance can help give your employees an extra financial resource if they're ever diagnosed with cancer or another covered illness so they can focus on what matters — getting better.

Need for financial support

Even with health insurance, the cost of cancer treatments can be expensive, and the stress of paying for treatments may affect recovery. On average, a cancer patient pays:²

- \$43,516 for the first year after diagnosis with an additional \$1,874 for oral prescription drugs
- \$5,518 for ongoing treatment with an additional \$1,041 for medication
- \$109,727 in the year before a cancer-related death plus \$4,372 for medication

Upon a cancer diagnosis, Lincoln Critical Illness Insurance pays a lump-sum cash benefit when it's needed the most and can be used to pay for anything from in-home care to mortgage payments.³ It's independent of health insurance benefits and actual cost of care.



**DESIGNED WITH
EMPLOYEES IN MIND**

- Lump-sum cash benefit upon diagnosis of a covered critical illness or event
- Direct payment to employees to help with expenses
- Family-focused adult care and child-specific benefits
- Innovative increasing health assessment benefit option
- Each critical illness is covered as a separate condition.
- Attained age and issue age pricing
- Portable coverage for employees who leave the company and their dependents



Contact your benefits representative to learn more about Lincoln Critical Illness Insurance and the benefits it can provide for cancer and other major illnesses like a heart attack or stroke.

¹ "Cancer Trends Progress Report," National Cancer Institute, National Institutes of Health, May 9, 2024, <https://www.cancer.gov/about-cancer/understanding/statistics>.

² "Cancer Trends Progress Report," National Cancer Institute, National Institutes of Health, March 2024, <https://progressreport.cancer.gov>.

³ Lincoln Critical Illness Insurance covers conditions or losses that occur while insurance is in force.



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Our priority.®

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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.