Lincoln Financial®

ICU and NICU admission and confinement enhancement benefits

Having a child can be a joyous occasion, but when a newborn needs specialized care, it can also bring worry and expenses. That's why Lincoln Financial's hospital indemnity insurance provides enhanced hospital intensive care unit (ICU) and neonatal intensive care unit (NICU) admission and confinement benefits.

Here's how it works

Hospital indemnity coverage through Lincoln increases the percentage payout when a newborn is admitted to or confined in a hospital ICU or NICU for care or treatment due to a premature birth or other covered event.

Example: Ann

Ann had twins born at 32 weeks — **8 weeks early.**

Ann spent **2 days** in the hospital.

One baby spent **40 days** in the NICU.[1]

The other spent **68 days** in the NICU.[1]

She had a $375 deductible but a $38,000 out-of-pocket maximum.[2]

Hospital indemnity benefits	Mom 2 days	Baby 1 40 days	Baby 2 68 days
Admission (Hospital $1,000/ICU $2,000)	$1,000	$2,000	$2,000
ICU Confinement ($400 daily, up to 30 days)	–	$12,000	$12,000
Hospital Confinement ($200 daily)	$400	$2,000	$7,600
NICU Enhancement (25%)	–	$4,000	$5,400
Total:	$1,400	$20,000	$27,000

Total hospital indemnity benefits for the family: $48,400

Newborns are added to the plan for first 30 days, even if the insured doesn't have dependent coverage!

[1] After 30 days in the ICU, days are paid at regular hospital confinement amounts.

[2] While the major medical insurance deductible and out-of-pocket maximum are based on a real-life case, this example is a hypothetical and is being provided for illustrative purposes only. Plan designs may vary based on employer selections and state requirements/variations.
For this example, the following benefits are available: $1,000 Hospital Admission, $2,000 ICU Admission, $200 Hospital Confinement, $400 ICU Confinement.

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Your tomorrow. Our priority.®

Why this coverage is critical

When parents have a child in the NICU, the last thing they should worry about is expenses. Lincoln's hospital indemnity admission and confinement coverage is designed to help reduce that financial stress by providing a cash benefit that can be used to help cover everyday expenses or bills.

A stay in the NICU is all too common …

Each year, 10% to 15% of babies born in the U.S. need to stay in a NICU before going home.[3]

Can be quite lengthy …

The average stay for newborns in a special care nursery is 13.2 days, while infants born before 32 weeks stay an average of 46.2 days.[3]

And very expensive …

The average cost for infants hospitalized in a NICU is $3,000 per day. By comparison, the average hospital stay for a healthy, full-term baby costs $2,830, while the average stay for a premature baby costs $41,410.[4]

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[3] "Which Babies Need Care in the NICU?," OakBend Medical Center, https://www.oakbendmedcenter.org/which-babies-need-care-in-the-nicu/#:~:text=How%20long%20infants%20remain%20in,an%20average%20of%2046.2%20days.

[4] Lendner, Paul, "How Plans Can Improve Outcomes and Cut Costs for Preterm Infant Care," Managed Care Mag, March 1, 2024, https://www.managedcaremag.com/archives/2010/1/how-plans-can-improve-outcomes-and-cut-costs-preterm-infant-care.

Lincoln offers plans designed to be compatible with your health savings account (HSA). However, if you have or plan to open an HSA, please consult your tax and legal advisors to determine which supplemental benefits may be purchased by employees.

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