Money for your recovery

If serious illness strikes, the last thing you need to worry about is how to pay the bills. That’s why Lincoln Critical Illness Insurance provides cash to help with the extra expenses associated with your recovery.

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.

But it’s not just about money

At the core of our critical illness insurance is the **Lincoln CareCompass program**. These benefits and services provide personalized help and guidance throughout the treatment process if you’re diagnosed with a covered critical illness. Some features can even be used without a critical illness occurrence.

- Each year, you can use a cash benefit toward one of 24 covered health assessment tests.
- An expert advocate guides you through the healthcare maze. Your health advocate can help at any time, not just during an illness.
- 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.
- You’ll be provided help arranging travel and lodging for out-of-town care. Many travel assistance services are available at any time, not just during illness.
- 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 critical illness.

More about the personal health advocate

The personal health advocate assists you by:

- Coordinating care among different providers
- Making the most of your health insurance benefits
- Negotiating fees
- Identifying needed specialists
- Finding clinical trials that could speed recovery
- Scheduling appointments

This is not a full summary of coverage. See a benefit summary for a complete list of plan exclusions and limitations.

Protecting yourself and the ones you love

You can help protect your loved ones with critical illness insurance from Lincoln Financial Group. There are advantages to buying coverage at the workplace.

**Cost**—This insurance is offered at affordable rates.

**Confidence**—You can choose the right coverage at work.

**Convenience**—Payroll deduction is simple and easy.

**Security**—You can take the coverage with you if you leave your employment.
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 plan design is not offered in New York. This product is not available in Vermont.

Health advocate services are provided by Health Advocate, Inc. (Plymouth Meeting, PA), the nation’s leading healthcare advocacy company. Travel assistance services are provided by FrontierMEDEX, Baltimore, MD. Employee assistance services are provided by Bensinger, DuPont & Associates (BDA), Chicago, IL. These companies are not Lincoln Financial Group® companies. Each independent company is solely responsible for its own obligations. Health Advocate does not replace health insurance coverage, provide medical care or recommend treatment.

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