

## GROUP BENEFITS

# FOCUS ON GETTING WELL ...

... not just getting  
by, with critical  
illness coverage

### 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<sup>1</sup> is the *Lincoln CareCompass*<sup>SM</sup> 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<sup>2</sup> 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<sup>3</sup> 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.

<sup>1</sup>In California, Massachusetts and New Jersey, applicants must have major medical insurance to be eligible for critical illness coverage.

<sup>2</sup>In California, 25 tests.

<sup>3</sup>Travel must be 100 or more miles from home.

### 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.



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PDF 11/13 Z01

Order code: CI-EEPR-FLI001



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