

# Offer critical illness insurance to help employees plan for the unexpected

## DESIGNED WITH EMPLOYEES IN MIND

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\*

Pays a lump-sum cash benefit upon diagnosis of a covered critical illness or event

Benefits are paid directly to employees to help with expenses.

Flat or incremental benefit schedule options

Five riders are available.\*

Spouse and child coverage is available.

Coverage is portable for employees leaving the company.

## Critical illness insurance can take some of the worry out of getting sick

Lincoln Critical Illness Insurance strengthens your benefits package by providing lump-sum cash payments to employees upon the diagnosis of covered illnesses or events. The plan's straightforward, flexible design allows coverage for separate conditions and simplifies administration.

### Product highlights

- Easy and adaptable design with riders available to cover various employee needs
- Benefits focused on the family and early detection of critical diseases
- New technology platform for end-to-end administration, flexible billing choices, and self-service options
- No lifetime maximums (except skin cancer)

### Standard core conditions

The customizable benefit design allows employers to determine which core conditions and benefit percentages to offer.

#### Covered conditions paying 100% in the standard plan

- Heart attack
- Sudden cardiac arrest resulting in death
- Stroke
- Invasive cancer
- Renal (kidney) failure
- Major organ failure
- Additional childhood conditions

#### Covered conditions paying partial benefits in the standard plan

- Arterial/vascular disease
- Mitral or aortic valve disease
- Noninvasive cancer (in situ)
- Skin cancer\* (other than melanoma): \$250 — \$1,000 per lifetime

## And many more benefits!

## Customize your plan with these riders

Enhance coverage by adding any of our five riders to meet your employees' unique needs. You can select which riders to offer on the base plan.

Rider	Description
<b>Health assessment benefit*</b>	<p>Pays an annual benefit for completion of one covered exam and screening. The focus is on early detection and treatment of critical diseases to improve outcomes and now includes screenings for oral cancer, hepatitis, HIV, HPV, and blood chemistry profile.</p> <p>Benefit options:</p> <ul style="list-style-type: none"> <li>Level: \$50, \$75, or \$100 per person, per plan year</li> <li>Increasing: year one = \$50, year two = \$75, and years three or more = \$100</li> </ul>
<b>Supplemental Conditions*</b>	Nine conditions can be included as a package or individually, such as advanced Huntington's disease, advanced chronic obstructive pulmonary disease (COPD), AIDS, advanced ALS/Lou Gehrig's disease, advanced Alzheimer's disease, advanced Parkinson's disease, advanced multiple sclerosis, benign brain tumor, and loss of sight, hearing, and speech.
<b>Accidental Injury*</b>	Coverage for severe burns, permanent paralysis, and traumatic brain injuries due to an accident
<b>Occupational Disease*</b>	Benefits for diseases contracted by employees due to accidental workplace exposure to HIV, hepatitis (B, C, D), MRSA, tuberculosis, tetanus, and rabies. This benefit is available for all industries and occupations.
<b>Recovery Assistant*</b>	Benefits for lodging and transportation when hospitalized 100 or more miles from home. Coverage includes a Family Care Benefit for each day dependent children or adults require care when the insured is hospitalized for a covered critical illness.



Contact your Lincoln benefits representative to learn more about group critical illness insurance.

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\* Product availability and/or features may vary by state. Limitations and exclusions apply.

Insurance products are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, which does not solicit business in New York, nor is it licensed to do so. Product availability and/or features may vary by state. Limitations and exclusions apply.

In California, applicants must have major medical insurance to be eligible for critical illness coverage.

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.

**Not for use in New York.**