

Hospital indemnity health assessment benefit



Focus on prevention

As the saying goes, an ounce of prevention is worth a pound of cure. Regular health screenings make it possible to detect potential medical conditions early, when preventive measures can make a big difference. As part of your hospital indemnity coverage, Lincoln pays you to be proactive with your health – and the health of your participating family members.



The benefit of health screenings

You and covered family members receive a benefit payment for getting one screening per plan year – with no waiting period. Choose from a wide range of covered tests, including:

- Annual physicals
- Blood tests
- Cancer screenings
- Infectious disease related tests, including COVID-19 antibody and viral testing
- Immunizations
- Vitamin D screenings
- Behavioral tests
- Prenatal counseling
- Mental disorder and substance abuse screenings

Employers can choose to provide their employees with payment for more than one annual test under their health assessment benefit.



Receive your benefit quickly

You can download the health assessment claim form at [LincolnFinancial.com](https://www.lincolnfinancial.com) and submit claims by phone, fax, mail, email, or via our online employee self-service portal. Claims will be processed within 24 hours of receipt; telephonic submissions are processed in real time during your call. Lincoln will pay your health assessment benefit within 24 hours of receiving a complete claim.

Tests

- Accident and fall prevention counseling
- Angiography
- Annual physical exam
- Antibody and viral testing
- BRCA1 and BRCA2 genetic testing
- Blood chemistry profile
- Bone marrow testing
- Breast tomosynthesis
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- Carotid duplex ultrasonography, magnetic resonance angiography, or computed tomography angiography for carotid artery stenosis
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy or virtual colonoscopy (computed tomographic colonography)
- Concussion screening
- CT angiography
- Dental brush biopsy or other FDA approved screening for oral cancer
- Dental preventive exam
- Digital rectal exam (DRE)
- Doppler screening for peripheral vascular disease
- Double contrast barium enema
- Echocardiogram (ECHO)
- Electrocardiogram (EKG)
- Endoscopy
- Exercise, pharmacologic, or echocardiographic/radiological stress test
- Eye exam
- Fasting blood/plasma glucose or hemoglobin A1C testing (HA1C)
- Flexible sigmoidoscopy
- Hearing exam
- Helical CT scan
- Hemocult stool analysis
- Human papillomavirus (HPV) or pap smear testing and vaccination
- Immunizations
- Lipid profile (total, HDL, LDL cholesterol, and triglyceride levels)
- Low-dose helical computed tomography lung screening
- Mammography
- Medical, behavioral; dietary, exercise, or surgical evaluation for obesity
- Mental health evaluation for depression or anxiety
- Osteoporosis screening with dual-energy X-ray absorptiometry (DXA)
- Prenatal counseling and genetic testing
- PSA (blood test for prostate cancer)
- Routine screening for gestational diabetes
- Serum protein electrophoresis (blood test for myeloma)
- Sexually transmitted and bloodborne infection screening for chlamydia, gonorrhea, hepatitis B, hepatitis C, HIV infection, and syphilis
- Substance-related condition evaluation for alcohol, tobacco, or other drug use
- Thyroid testing (free T4 and TSH)
- Ultrasound screening for abdominal aortic aneurysms
- Vitamin D

©2023 Lincoln National Corporation

[LincolnFinancial.com](https://www.lincolnfinancial.com)

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-5112286-111022
MAP ADA 1/23 **Z02**
Order code: GP-HIHAB-FLI001

Some benefits have limits on the number of services provided or limits to the timeframe 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. 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. In New York, insurance products are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY. Both are Lincoln Financial Group® companies. Product availability and/or features may vary by state. Limitations and exclusions apply.

