



## What is it?

Critical illness insurance is a supplemental health product that may provide benefits if you or your covered dependent suffers a covered illness.

## Why is this coverage valuable?

Unexpected expenses can add up after a critical illness. This coverage provides cash to pay health insurance deductibles, transportation, childcare, and anything else you and your family need while you receive treatment and recover.

## Your critical illness coverage

<b>Eligibility description</b>	All full-time employees
<b>Contribution</b>	You pay the cost of your coverage.
<b>Employee coverage amount</b>	\$10,000, \$20,000, or \$30,000
<b>Spouse/domestic partner coverage amount</b>	\$5,000, \$10,000, or \$15,000 up to 50% of employee benefit amount
<b>Dependent children coverage</b>	Your dependent children automatically receive 50% of your coverage amount at no extra cost.
<b>Preexisting condition</b>	Not applicable
<b>Covered conditions</b>	
Heart attack	100%
Arterial/vascular disease	25%
Stroke	100%
Major organ failure (heart, lung, liver, pancreas, or intestine)	100%
End state renal (kidney) failure	100%
Invasive cancer	100%
Noninvasive cancer (in situ)	25%
Skin cancer	\$500 per lifetime
<b>Supplemental conditions</b>	
Advanced Alzheimer's disease	100%
Advanced Parkinson's disease	100%
Advanced ALS/Lou Gehrig's disease	100%
Advanced multiple sclerosis	100%
Benign brain tumor	100%
Loss of sight, hearing and/or speech	100%
<b>Accidental injuries benefit</b>	
Severe burns, permanent paralysis, or traumatic brain injuries (includes coma)	100%



Occupational disease (employee only)	
Tuberculosis	25%
Invasive MRSA infection	25%
Tetanus	25%
Rabies	25%
Health assessment/wellness benefit	
You receive a cash benefit every year you and any covered family members complete a single covered exam or screening.	\$100
Additional plan benefits	
Portability	Included

## Benefit exclusions

Like any insurance, your critical illness policy does have exclusions. The list below provides common exclusions but isn't meant to be exhaustive of all exclusions or limitations that may be part of your policy. See your policy for full details. The policy may not cover covered conditions or loss caused or contributed to by:

- Suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane
- Committing or attempting to commit a felony, participation in a felony, or committing a felony
- War or any act of war, declared or undeclared
- Participation in a riot, insurrection, or rebellion of any kind, active participation in a riot, insurrection, or rebellion, voluntary participation in a riot, insurrection, or rebellion, or participation in a riot or insurrection
- A covered condition sustained while residing outside the U.S., U.S. territories, Canada, or Mexico for more than 12 months

Benefits won't be payable if the insured person is incarcerated in any type of penal or detention facility. A benefit for heart attack or sudden cardiac arrest isn't payable if the event occurs during a medical procedure. This is an incomplete list of benefit exclusions. A complete list is included in the policy. State variations apply.

## State-specific language

**California:** A person must be covered by an individual or group policy or contract that arranges or provides medical, hospital, and surgical coverage not designed to supplement other private or governmental plans. If a person and any dependents to be enrolled aren't covered by such a plan, they may not enroll for critical illness insurance.



## Critical illness rate information

Option	Monthly rate
Employee and spouse/domestic partner rate	See rate tables below.

**Employee monthly rate per \$1,000:**

Age range (attained age)	Premium monthly rate
0 – 24	\$0.469
25 – 29	\$0.566
30 – 34	\$0.658
35 – 39	\$0.771
40 – 44	\$0.962
45 – 49	\$1.179
50 – 54	\$1.522
55 – 59	\$1.972
60 – 64	\$2.683
65 – 69	\$3.595
70+	\$6.739

**Spouse/domestic partner monthly rate per \$1,000:**

Age range (attained age)	Premium monthly rate
0 – 24	\$0.341
25 – 29	\$0.439
30 – 34	\$0.533
35 – 39	\$0.645
40 – 44	\$0.836
45 – 49	\$1.052
50 – 54	\$1.395
55 – 59	\$0.1.846
60 – 64	\$0.2.558
65 – 69	\$3.469
70+	\$6.612

©2024 Lincoln National Corporation

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

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

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

LCN-6755938-070224

PDF 8/24

Z01

Order code: GP-CIFBS-FLI002

This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the policy, the policy will govern. Benefits may vary by state, 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.

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.

Group insurance products and services described herein are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, which does not solicit business in New York, nor is licensed to do so. In New York, insurance products are issued by the Lincoln Life & Annuity Company of New York, Syracuse, NY. Both are Lincoln Financial® companies. Product availability and/or features may vary by state. Limitations and exclusions apply.