

Supplemental Coverage – Critical Illness

Insured by Lincoln Financial Group

Critical illness insurance provides a fixed, lump-sum benefit upon diagnosis of a critical illness, which can include heart attack, stroke, paralysis, cancer, and more. These benefits are paid directly to you and may be used for any reason, from deductibles and prescriptions to transportation and child care. This benefit is paid on top of what your medical and life insurance covers and can be used at your discretion.

BENEFIT AMOUNT OPTIONS (GUARANTEE ISSUE):

CRITICAL ILLNESS INSURANCE

Plan Features	Option 1	Option 2	Option 3
Colleague Benefit Amount	\$10,000	\$20,000	\$30,000
Spouse Benefit Amount	\$5,000	\$10,000	\$15,000
Child(ren) Benefit Amount	\$5,000	\$10,000	\$15,000
Guarantee Issue	\$30,000		
Pre-Existing Condition Limitation	None		
Portability	Available at Current Rates		
Reoccurrence Benefit	Same covered condition after the treatment-free period are payable at 100% of the applicable benefit		
Treatment Free Period	6 months treatment free		

EXAMPLE OF SOME OF THE BENEFITS:

Diagnosis	Percent Paid of Benefit Elected
Heart Attack	100%
Stroke	100%
Invasive Cancer	100%
Non-Invasive Cancer	25%
Major Organ Failure	100%
Health Screening	\$100 per year

THIS PLAN IS NOT A REPLACEMENT FOR MEDICAL COVERAGE

These plans have limitations and exclusions, and they DO NOT replace your medical plan.

The cost of Critical Illness insurance varies by age and coverage amount. You can obtain your personalized rates when you enroll.

