

Supplemental Coverage – Hospital Indemnity

Insured by Lincoln Financial Group

Hospital indemnity insurance provides a range of fixed, lump-sum benefits for hospital confinement, as a result of an off-job accident or sickness, whether it is an emergency, pre-planned, elective, or necessary. These benefits are paid directly to you and may be used for any reason, from deductibles and prescriptions to transportation and childcare. These benefits are paid on top of what your medical insurance covers and can be used at your own discretion.

Benefit	Plan Amount
Hospital Admission	\$1,000 (1 day per calendar year for sickness/injury)
ICU Admission	\$2,000 (1 day per calendar year for sickness/injury)
Hospital Confinement	\$200 per day (up to 30 days per calendar year for sickness/injury-benefit begins day 2 of confinement)
ICU Confinement	\$400 per day (up to 30 days per calendar year for sickness/injury-benefit begins day 2 of confinement)
Newborn Confinement	\$100 (up to 2 days per calendar year)

NOT A REPLACEMENT FOR MEDICAL COVERAGE

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

Bi-Weekly Premium	
Colleague	\$10.20
Colleague + Spouse / Domestic Partner	\$22.13
Colleague + Child(ren)	\$15.88
Colleague + Family	\$29.00

IMPORTANT: This is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- Visit [HealthCare.gov](https://www.healthcare.gov) or call 800.318.2596 (TTY: 855.889.4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.