Critical Illness insurance

Critical illness insurance from Lincoln lets you expand your benefits package while helping your employees protect their budgets from the unexpected expenses that can come with a critical illness. Your employees will receive cash benefits when diagnosed with a covered critical illness, and they can use their benefit however they wish, for medical or personal expenses.

Product conditions

- Persons applying for Critical Illness insurance coverage must be covered by a policy that provides medical, hospital and surgical coverage not designed to supplement other private or government plans. Persons not covered by such a plan may not enroll for Critical Illness insurance.
- Eligible employees must be actively at work on the date coverage begins (effective date)
- Coverage for children is always offered on a Guarantee Issue basis

Class and eligibility descriptions

Critical illness insurance	
Option	1
Class	1
Class description	All Full-Time Employees
Eligible lives	414
Employer contribution to employee premium	0%
Employer contribution to dependent premium	0%
Required participation	15%
Contribution basis	Post-Tax
Minimum hours	20 hours per week

Critical Illness benefit overview

Critical illness benefit	
Option	1
Class	1
Class description	All Full-Time Employees
Portability	Included
Employee coverage amount	Option(s) of $10,000, $20,000, $30,000
Employee guarantee issue	$30,000
Spouse coverage amount	Option(s) of $5,000, $10,000, $15,000 not to exceed 50% of the employee benefit amount
Spouse guarantee issue	$15,000
Child(ren) coverage amount	Option(s) of $5,000, $10,000, $15,000 not to exceed 50% of the employee benefit amount
Child(ren) guarantee issue	All Guarantee issue
Separation period *(different covered conditions)*	3 Months**
Recurrence period*** *(same covered condition after treatment-free period)*	6-months, treatment free
Recurrent benefit Percentage	100% of applicable benefit
Overall plan maximum	Unlimited

**Exception to separation period for invasive cancer diagnosis following a non-invasive cancer benefit or a heart attack diagnosis following a partial heart benefit, the difference in the benefits will be payable.
***Treatment includes only those medicines, physician visits or other treatments only when active symptoms are present.

Core plan benefits	
Option	1
Class	1
Heart attack	100%
Arterial / vascular disease	50%
Stroke	100%
Major organ failure	100%
End stage renal (kidney) failure	100%
Invasive cancer	100%
Non-invasive cancer/cancer in situ	25%
Skin cancer (paid once per lifetime)	$1,000

Supplemental condition benefits	
Option	1
Class	1
Alzheimer’s Disease	100%

Health assessment benefits	
Option	1
Class	1
HAB Coverage Type	EE, SP and CH
Health Screening Benefit Amount	$50 each year 1 test per assessment year

Final coverage may vary based on state requirements or group-specific selections. The complete list of covered tests will be outlined in the Certificate of Insurance once issued.

This is not an exact list; additional benefits may be found in the policy and may vary by state.

Critical illness rates

Critical illness insurance rates			
Option:	1	Class:	1
Rate guarantee:	36 months	Eligible employees:	414
Effective date:	01/01/2027	Rate structure:	Attained Age

Age	Employee monthly per $1000	Spouse monthly per $1000
Under 24	$0.260	$0.190
25-29	$0.300	$0.200
30-34	$0.370	$0.230
35-39	$0.510	$0.320
40-44	$0.710	$0.430
45-49	$1.010	$0.560
50-54	$1.350	$0.710
55-59	$1.920	$0.950
60-64	$2.560	$1.220
65-69	$3.430	$1.590
70+	$4.510	$2.090
Child(ren) monthly rate per $1000 of coverage		$0.287

* Spouse premium is based on Employee's age. Spouse rates can be based on own age, if desired, without a change in rates. Rates will be based on the insured's age on each Policy Anniversary.

Key coverage highlights

- Proof of good health (evidence of insurability) is not required to receive coverage, up to the Guarantee Issue limit, when enrollment occurs during the eligibility period or as a result of a change in family status
- Cash benefits paid directly to the insured, upon diagnosis
- Employees can keep coverage if they ever leave the company
- Survivor portability for spouse and children of a deceased employee
- The plan pays multiple cash benefits when an insured individual has more than one condition
- No lifetime maximum benefit amounts (except skin cancer)

Limitations and exclusions

This critical illness policy will not cover losses caused by or as a result of:

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

- A critical illness that recurs within a timeframe defined by the policy
- A new condition diagnosed within a timeframe defined by the policy

This is not a complete list; additional limitations and exclusions may be found in the policy and may vary by state.