NEW CARRIER! LINCOLN FINANCIAL – VOLUNTARY CRITICAL ILLNESS HIGHLIGHTS & EMPLOYEE RATES

Employees electing this coverage contribute 100%

Age	Monthly Employee rate per $1,000 of overage
Under 24	$0.200
25-29	$0.260
30-34	$0.310
35-39	$0.410
40-44	$0.610
45-49	$0.910
50-54	$1.260
55-59	$1.760
60-64	$2.471
65-69	$3.530
70+	$4.630

Age	Monthly Spouse rate per $1,000 of coverage
Under 24	$0.190
25-29	$0.250
30-34	$0.300
35-39	$0.400
40-44	$0.610
45-49	$0.960
50-54	$1.370
55-59	$1.750
60-64	$2.560
65-69	$3.350
70+	$4.500

Spouse rate is based on the spouse age.

Child(ren) rate:
$0.160 per $1,000 of coverage

- Critical Illness Insurance provides cash benefits if you, or a covered family member is diagnosed with a critical illness or event.
- Benefits are paid in addition to what is covered under your health insurance
- There are no waiting periods or overall plan maximums
- Includes Health Advocate: Services include access to a Personal Health Advocate who can assist you in managing healthcare services for you and your family

Guaranteed Issue Amounts:	
Employee	$30,000
Spouse	$30,000
Child(ren)	$15,000

Core Plan Benefits			
Heart Attack	100%	End Stage Renal failure	100%
Arterial/vascular disease	25%	Invasive cancer	100%
Stroke	100%	Non-invasive cancer	25%
Major organ failure	100%	Skin Cancer (paid once per lifetime)	$250
Additional Childhood Conditions			
Cerebral Palsy	100%	Muscular Dystrophy	100%
Cleft Lip/Cleft Palate	100%	Spina Bifida	100%
Cystic Fibrosis	100%	Type 1 Diabetes	100%
Downs Syndrome	100%		

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

Additional Information

- Wellness Benefit Rider: Your Lincoln Financial Critical Illness Protection Plan includes a wellness benefit that helps pay for preventative and other health screenings. You could earn up to $50 per year.
- Reoccurrence Benefit: The same covered condition after the 6 Months – treatment free period are payable at 100% of the applicable benefit. Treatment includes only those medicines, physician visits or other treatment only when active symptoms are present.

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