**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 online** or call **1-800-318-2596** (TTY: 1-855-889-4325) 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) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

Brian
AGE 29

Our policy covered most of the costs for each day Emma was in the NICU and later in a standard room.

– Brian

We could focus on her care

Meet Brian, a 29-year-old husband to Tracy and new dad to Emma

We were still setting up the nursery when our sweet Emma made her way into the world five weeks early. Her arrival caught us off guard, and we were terrified when she was whisked away to the NICU. Emma's first four weeks in the hospital fed our anxieties as new parents, without even considering the looming medical bills we'd be facing.

Thankfully, Tracy and I had decided to enroll in Lincoln's hospital indemnity insurance when my company added the option to our benefits last year. Honestly, we hadn't fully understood the coverage and only opted in because the cost was quite affordable.

Am I glad we did! Our policy covered most of the out-of-pocket expenses for each day Emma was in the NICU and later in a standard room. Filing a claim only required a few clicks on Lincoln's self-service portal.

Without the policy, we'd have come home to a mountain of bills that would have depleted a good chunk of our savings just as we were planning to start Emma's college fund.

Our little girl is thriving, and we're grateful that during the most stressful period of our lives, our attention went toward Emma's health instead of worrying about how to pay her bills.

The benefits of Lincoln insurance

With a commitment to caring for you and your family, Lincoln offers supplemental health insurance that can fill in financial gaps related to medical expenses. We've built these benefits with you in mind — affordable, accessible plans that help cover expenses stemming from chronic, serious illnesses, and unexpected illnesses or accidents — concerns most expressed in a recent workforce study.[1]

These incident-based benefits are yours to use as you'd like. Lincoln's supplemental health benefits can help you keep up and move forward, whatever comes your way.

 Please contact your benefits manager for more information.

[1] "Lincoln Financial Group, GP Benefits Thought Leadership Study," Greenwald Research, March 2022.