

It's time to enroll!

**November 10, 2021
through
December 3, 2021**

**Make sure you and your loved ones have the
right coverage for 2022.**

Key Points

- 1 – Take advantage of pre-negotiated group rates.
- 2 - Elect coverage without any medical underwriting and/or questions asked. You may not be guaranteed coverage after this open enrollment.
- 3 – Review your current elections, update your beneficiary information, and accept or decline coverage.





Today's Agenda

- 1. Short Term Disability**
- 2. Long Term Disability**
- 3. Group Accident**
- 4. Group Critical Illness**
- 5. Voluntary Life**
- 6. Voluntary Accidental Death & Dismemberment**
- 7. Upcoming Q&A Sessions**
- 8. Where & When to Enroll**

Short-term Disability insurance helps protect your paycheck and so much more.

Get a weekly cash benefit during your recovery from:

- Injury
- Illness
- Surgery
- Childbirth

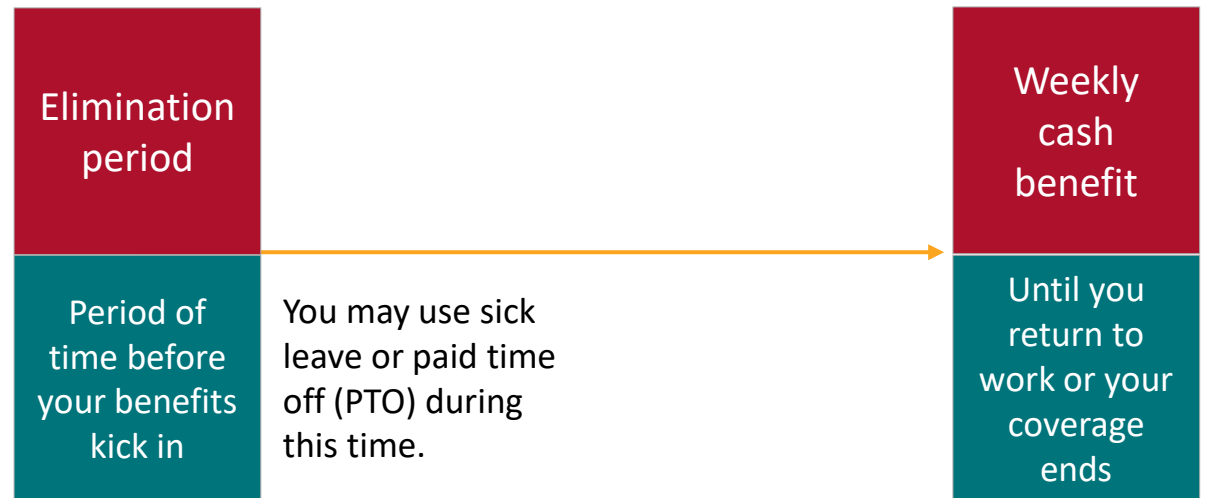


Short-term
Disability

How short-term disability insurance works



- You have a certain number of days before you begin collecting disability benefits (called the elimination period). You may be covered by employer-sponsored sick leave and/or paid time off (PTO) during this time.
- After the elimination period, your insurance pays a weekly cash benefit until you're able to return to work or your coverage period ends.
- The coverage also provides a partial cash benefit if you can only do part of your job or work part time.



A simple way to protect your income when you can't work

Long-term disability insurance coverage helps you keep up with bills and expenses during recovery from:

- Injury
- Illness
- Surgery

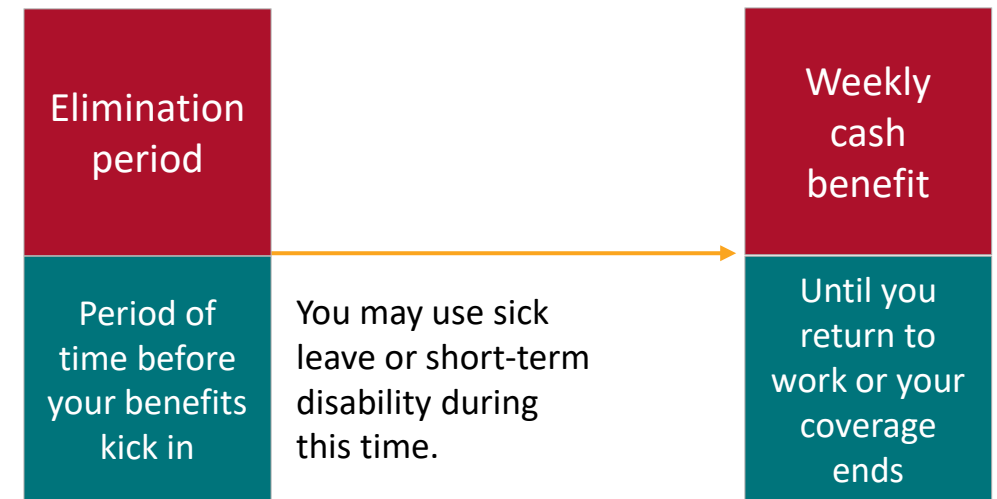
Long-term
Disability



How long-term disability insurance works



- You have a certain number of days before your long-term disability insurance benefits kick in (called an elimination period). During this time, you may be covered by employer-sponsored sick leave and/or short-term disability insurance.
- After the elimination period, your insurance pays a monthly cash benefit until you're able to return to work or your coverage period ends.



Long-term disability insurance can include valuable employee assistance services.

*EmployeeConnect*SM program:

- Company sponsored
- Unlimited 24/7 access to information and referrals for you and your dependents
- Confidential access to counselors — via phone and in person
- Personal and work/life assistance
- Online tools, tutorials, videos and much more



Accident insurance can make mishaps a little less painful.

Receive a check if a covered injury results in any of the following:

- Initial physician office visit/urgent care center
- Physician follow up visits
- Emergency Room
- X-ray
- Major diagnostic exams
- Therapy (Physical, Occupational and Chiropractic)
- Lacerations
- Dislocations and fractures



Group
Accident

What is covered

Covered accidents and services include:

- | | | |
|-----------------------|--------------------------|------------------------------------|
| Emergency room visits | Ambulance transportation | Hospital admission and confinement |
| Intensive care | Surgeries | Fractures |
| Dislocations | Concussions | And more... |



How this coverage works



Bob, a 30-year-old accountant, plays softball with friends. During one game, he slides into third base and breaks his ankle. Under the Lincoln Accident plan, this accident triggers many benefits.*

Bob

• Ambulance	\$225
• Trip to ER	\$150
• Surgery on ankle	\$900
• Hospital admission	\$1,000
• Hospital confinement	\$400 (\$200/day — 2 days)
• Physical therapy	\$210 (\$35/up to 6 sessions)
• Crutches	\$75

Total benefit \$2,960

*For illustrative purposes only. Benefits are specific to your plan and may vary from the amounts shown.

Critical illness insurance helps take some of the worry out of getting sick.

Consider all the expenses you may face during an illness, such as:

- Health insurance deductibles and copays
- Child care
- Living expenses — mortgage, utilities, groceries and others

Group
Critical
Illness



What is covered

Covered conditions include:

Heart attack

Sudden cardiac death

Acquired Immune Deficiency (AIDS)

Skin cancer

Arterial/vascular disease

Renal failure

Major organ failure

Stroke

Invasive cancer

Non-invasive cancer



How this coverage works



Sam enrolls for \$10,000 of critical illness coverage on Jan. 1, 2021.

On May 15, 2021, has a heart attack. He follows a treatment plan of diet, exercise and routine checkups. On Aug. 3, 2021, Sam has another heart attack.

Sam

- Initial heart attack
- Subsequent heart attack

\$10,000

\$10,000

Total benefit \$20,000

*For illustrative purposes only. Benefits are specific to your plan and may vary from the amounts shown. There is no recurrence benefit in the state of New York.

Life insurance helps protect those who matter most

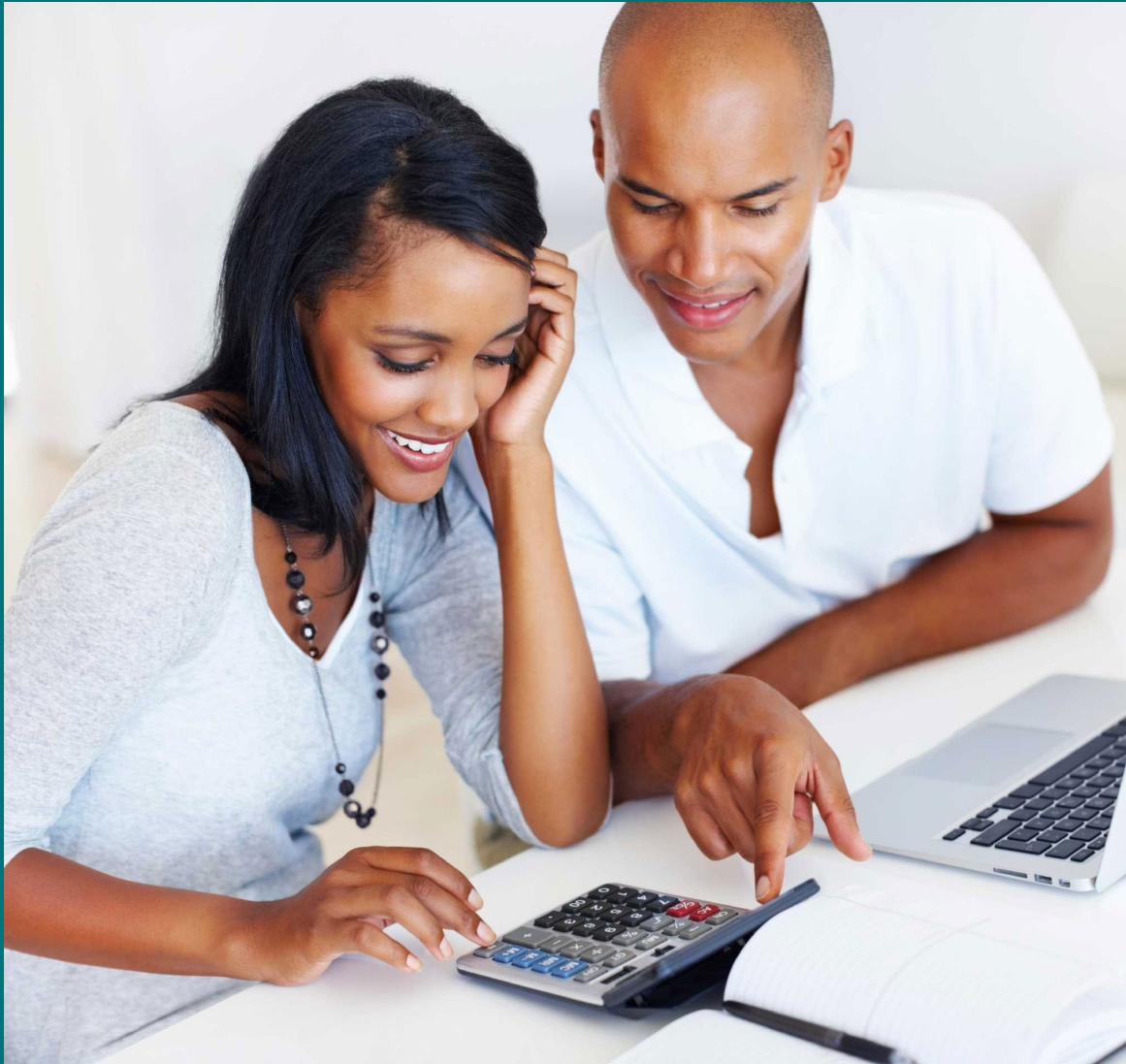
Term life benefits can help in so many ways:

- Pays for everyday expenses — rent or mortgage, groceries, medical bills and others
- Pays off loans
- Covers current and future education costs
- Provides for final expenses
- Protects savings



Life

How much do you need?



Outstanding debt \$ _____

Mortgage balance \$ _____

Other debt \$ _____

Ongoing expenses \$ _____

(utilities, insurance, food, gas, education, savings, etc.)

Future plans \$ _____

(college, retirement, long-term care, etc.)

Funeral expenses + \$ _____

Total \$ _____

Current coverage - \$ _____

Amount of potential need \$ _____

Provide for your loved ones...and yourself

Your life insurance includes *LifeKeys*® services.



For you

- EstateGuidance® online will preparation
- GuidanceResources® online resources for a range of personal issues



And your beneficiaries

- Counseling services
- Financial services
- Legal support services

LifeKeys® services:

- Free online will preparation
- Memorial planning information
- Grief counseling for beneficiaries
- Legal and financial information



Accidental Death and Dismemberment insurance to help protect those who matter most

AD&D provides even more coverage:

- For your loved ones if you or your insured dependents die in a covered accident (in addition to the cash benefit they receive from life insurance)
- For you if you suffer a covered loss in an accident, such as losing a limb or eyesight



Have questions???

Don't miss out on a chance to join one of our Q&A sessions to get answers that will help you make an informed decision regarding your 2022 benefit options.

Session 1 – Thursday, 11/4 from 10-10:30am

Session 2 – Tuesday, 11/9 from 4-4:30pm



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**Watch your email inbox for log on
instructions on how to view your coverage
options at:**

<https://lfg.benselect.com/wmchealth>

**Make sure you and your loved ones have the right
coverage for 2022.**

Important information

Insurance products are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, Lincoln Life & Annuity Company of New York, Syracuse, NY, and Lincoln Life Assurance Company of Boston, Dover, NH. The Lincoln National Life Insurance Company does not solicit business in New York, nor is it licensed to do so. Product availability and/or features may vary by state. Limitations and exclusions apply.

EmployeeConnect and EmployeeConnect Plus

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LifeKeys

LifeKeys[®] services are provided by ComPsych[®] Corporation, Chicago, IL. ComPsych[®] and GuidanceResources[®] are registered trademarks of ComPsych[®] Corporation.

Group Accident Insurance and Critical Illness Insurance

Some benefits have limits on the number of services provided or limit the time frame in which the services must be rendered. See your certificate booklet or policy for more information. This insurance product does not satisfy the requirement of minimum essential coverage under the Affordable Care Act. THIS IS A LIMITED POLICY. Policy is conditionally renewable. In California and New York, applicants must have major medical insurance to be eligible for Critical Illness coverage.

Worksite Accident Insurance and Critical Illness Insurance

Worksite Accident insurance is offered as an individual insurance policy in Minnesota and New York. In all other states, this product is offered as a group insurance policy. Benefits may vary by state, have limits on the number of services provided, or limit the time frame in which the services must be rendered. See your certificate booklet or policy for more information. Worksite Critical illness insurance is offered as an individual insurance policy in Maryland, Minnesota, New Jersey, New York, and Washington. In all other states, this product is offered as a group insurance policy. This insurance product does not satisfy the requirement of minimum essential coverage under the Affordable Care Act. **The Lincoln CareCompass[®] travel assistance benefit is not available to insured employees and dependents of policies issued in the state of New York.**

Universal Life Insurance

Guarantees are subject to the claims-paying ability of the issuing company.

