

# Benefits At-A-Glance

### Critical Illness Insurance

## The Lincoln Critical Illness Insurance plan:

- Provides cash benefits if you or a covered family member is diagnosed with a critical illness or event while insured under this plan
- Benefits are paid in addition to what is covered under your health insurance
- Features group rates for WMCHealth Network employees
- There are no waiting periods or overall plan maximums

### Coverage for you

You must be insured by a major medical plan as well as have no other coverage for critical illnesses covered under this plan.

#### Critical Illness Insurance | Employee

Guaranteed coverage amount	\$30,000
Maximum coverage amount	\$30,000 (in increments of \$5,000)
Minimum coverage amount	\$5,000

### Guaranteed Coverage Amounts

- You can choose a coverage amount up to \$30,000 without providing evidence of insurability (documentation of your health history).
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required. See the Evidence of Insurability page for details.

### Coverage for your spouse / life partner

You can secure Critical Illness Insurance for your spouse / life partner when you choose coverage for yourself.

#### Critical Illness Insurance | Spouse / Life Partner

Guaranteed coverage amounts	\$15,000
Maximum coverage amount	50% of the employee coverage amount up to \$15,000 in increments of \$2,500
Minimum coverage amount	\$2,500

**No money is due at enrollment.** Your premium simply comes out of your paycheck.

## Guaranteed Coverage Amount

- You can choose a coverage amount up to \$15,000 for your spouse / life partner without providing evidence of insurability (documentation of your spouse / life partner’s health history).
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required. See the Evidence of Insurability page for details.

## Coverage for your dependent children

You can elect Critical Illness Insurance for your dependent children when you choose coverage for yourself.

### Critical Illness Insurance | Dependent Children

Guaranteed coverage amounts	\$2,500, \$5,000, \$7,500, and \$10,000 (up to 50% of the employee coverage amount)
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### Guaranteed Coverage Amounts

- You can choose from the coverage amounts above for your dependent children.

## Core Benefits

Covered Conditions	
Heart attack	100%
Stroke	100%
Invasive Cancer	100%
Renal (kidney) failure	100%
Major organ failure (heart, lung, liver, pancreas, or intestine)	100%
Coronary Artery Disease	25%
Noninvasive cancer (in situ)	25%

## Benefit Exclusions

**The plan includes only covered conditions or losses that are diagnosed while this insurance is in force.** Benefits are not payable for any covered conditions or loss caused or contributed to by:

1. attempted suicide, or any intentionally self-inflicted injury, while sane or insane;
2. committing or attempting to commit a felony;
3. war or any act of war, declared or undeclared;
4. participation in a riot or insurrection; or
5. A Covered Condition sustained while residing outside the United States, its possessions, Canada, or Mexico for more than 12 months, unless the Covered Condition is rediagnosed/confirmed in the United States.

*Benefits will not be payable if the insured person is incarcerated in any type of penal or detention facility.*

A complete list of benefit exclusions is included in the policy.

This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the contract, the contract will govern.

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.

Insurance products (policy series GL501) are issued by The Lincoln National Life Insurance Company (Fort Wayne, IN), which does not solicit business in New York, nor is it licensed to do so. In New York, insurance products (policy series GL501) are issued by Lincoln Life & Annuity Company of New York (Syracuse, NY). Both are Lincoln Financial Group® companies. Product availability and/or features may vary by state. Limitations and exclusions apply.

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**Group Critical Illness Insurance | Benefits At-A-Glance**

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