



# Employees of Equity Administrative Services

## Benefits At-A-Glance

### Coverage for you

#### 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
- Benefits are paid in addition to what is covered under your health insurance
- Features group rates for employees
- Includes access to a personal health advocate who can assist you in managing healthcare services for you and your entire family
- There are no waiting periods or overall plan maximums

##### Flat Plan

##### Critical Illness Insurance | Employee

Guaranteed coverage amounts	\$10,000, \$15,000, or \$20,000
-----------------------------	---------------------------------

##### Flat Schedule – Annual Open Enrollment

##### Guaranteed coverage amounts

- If this is your first opportunity to enroll for coverage, you can choose from the coverage amounts above

### Coverage for your spouse

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

##### Flat Schedule

##### Critical Illness Insurance | Spouse

Guaranteed coverage amount	\$5,000, \$7,500 or \$10,000 (up to 50% of the employee coverage amount)
----------------------------	--

##### Flat Schedule – Annual Open Enrollment

##### Guaranteed coverage amounts

- If this is your first opportunity to enroll for coverage, you can choose from the coverage amounts above for your spouse.

### Coverage for your dependent children

##### Non-Embedded dependent children coverage

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

Critical Illness Insurance   Children	
Guaranteed coverage amount	\$5,000, \$7,500, or \$10,000 (up to 50% of the employee coverage amount)

##### Guaranteed coverage amounts

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

## Core Benefits

Covered Conditions	Benefit Percentage
Heart attack	100%
Stroke	100%
Invasive Cancer	100%
End Stage Renal (kidney) Failure	100%
Major organ failure (heart, lung, liver, pancreas, or intestine)	100%
Arterial/vascular disease	30%
Noninvasive cancer (in situ)	30%
Skin Cancer	\$250 per lifetime

Supplemental Conditions	Benefit Percentage
Advanced Huntington's disease	30%
Advanced COPD	100%
AIDS	100%
Advanced ALS/Lou Gehrig's disease	100%
Advanced Alzheimer's disease	50%
Advanced Parkinson's disease	100%
Advanced multiple sclerosis	30%
Benign brain tumor	75%
Loss of sight, hearing and/or speech	100%

Accidental Injuries Benefit	Benefit Percentage
Severe burns, permanent paralysis or traumatic brain injuries (includes coma)	100%

Additional Childhood Conditions	Benefit Percentage
Cerebral palsy	100%
Cleft lip, cleft palate	100%
Cystic Fibrosis	100%
Down syndrome	100%
Muscular dystrophy	100%
Spina bifida	100%
Type 1 Diabetes	100%

Health Assessment / Wellness Benefit	Your Cash Benefit
You receive a cash benefit every year you and any of your covered family members complete a single covered exam or screening	Level: \$50

**Note:** See the policy for details and specific requirements for each of these benefits/benefit options.

## Benefit Exclusions

The plan includes only covered conditions or losses that occur when the insurance is in force. Benefits are not payable for any covered conditions or loss caused or contributed to by:

1. suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane;
2. committing or attempting to commit a felony; participation in a felony; committing a felony;
3. war or any act of war, declared or undeclared;
4. participation in a riot, insurrection or rebellion of any kind; active participation in a riot, insurrection or rebellion; voluntary participation in a riot, insurrection or rebellion; participation in a riot or insurrection; or
5. a covered condition sustained while residing outside the United States, U.S. Territories, Canada, or Mexico for more than 12 months. 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 benefit for heart attack or sudden cardiac arrest is not payable if the event occurs during a medical procedure.*

During the first three of coverage benefits will not be payable for a pre-existing condition. A "pre-existing" condition is one in which you or an insured dependent receive treatment during the 12 months prior to the effective date of coverage. Treatment means consultation, care, and services provided or prescribed by a Physician for which symptoms exist.

This is an incomplete list of benefit exclusions. A complete list is included in the policy. State variations apply.

**Questions?** Call 800-423-2765 and mention ID: 1141940.

## Critical Illness Insurance Premium

Here's how little you pay with group rates.

### Employee | Monthly Premiums

Employee Age Range (Attained Age)	Critical Illness Premium Rate per \$1,000
0-29	\$0.472
30-39	\$0.713
40-49	\$1.286
50-59	\$2.394
60-69	\$4.296
70+	\$10.028

### Group Rates for Your Spouse

#### Spouse | Monthly Premiums

Spouse Age range (Attained Age)	\$1,000
0-29	\$0.472
30-39	\$0.713
40-49	\$1.286
50-59	\$2.394
60-69	\$4.296
70+	\$10.028

### Group Rates for Your Dependent Children

#### Dependent Children | Monthly Premiums

<b>\$1,000</b>
\$0.718

The Lincoln National Life Insurance Company  
Please see prior page for product information.