



## What is it?

Critical illness insurance is a supplemental health product that may provide benefits if you or your covered dependent suffers a covered illness.

## Why is this coverage valuable?

Unexpected expenses can add up after a critical illness. This coverage provides cash to pay health insurance deductibles, transportation, childcare, and anything else you and your family need while you receive treatment and recover.

## Your critical illness coverage

<b>Eligibility description</b>	All full-time managers & hourly JMC employees and all part-time employees who are qualified for benefits based on the ACA requirements of working at least 1560 hours in the lookback period
<b>Contribution</b>	You pay for the cost of your coverage.
<b>Employee coverage amount</b>	\$10,000, \$15,000 or \$20,000
<b>Spouse/life partner coverage amount</b>	\$5,000, \$7,500 or \$10,000, up to 50% of employee benefit amount
<b>Dependent children coverage</b>	Your dependent children automatically receive 25% of your coverage amount at no extra cost.
<b>Preexisting condition</b>	Three months lookback; 12 months after exclusion; Six months without treatment
<b>Covered conditions</b>	
Heart attack	100%
Arterial/vascular disease	25%
Stroke	100%
Major organ failure (heart, lung, liver, pancreas, or intestine)	100%
End state renal (kidney) failure	100%
Invasive cancer	100%
Noninvasive cancer (in situ)	25%



<b>Supplemental conditions</b>	
AIDS	100%
Advanced Alzheimer's disease	100%
Advanced ALS/Lou Gehrig's disease	100%
Advanced multiple sclerosis	25%
Advanced COPD	100%
Loss of sight, hearing and/or speech	25%
<b>Accidental injuries benefit</b>	
Severe burns, permanent paralysis, or traumatic brain injuries (includes coma)	100%
<b>Additional plan benefits</b>	
Health Advocate Services	Included
Portability	Included

## Benefit exclusions

Like any insurance, your critical illness policy does have exclusions. The list below provides common exclusions but isn't meant to be exhaustive of all exclusions or limitations that may be part of your policy. See your policy for full details. The policy may not cover covered conditions or loss caused or contributed to by:

- Suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane
- Committing or attempting to commit a felony, participation in a felony, or committing a felony
- War or any act of war, declared or undeclared
- 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, or participation in a riot or insurrection
- A covered condition sustained while residing outside the U.S., U.S. territories, Canada, or Mexico for more than 12 months

Benefits won't 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 isn't payable if the event occurs during a medical procedure. This is an incomplete list of benefit exclusions. A complete list is included in the policy. State variations apply.



## Critical illness rate information

Option	Monthly rate
Employee and spouse/life partner rate	See rate tables below.

### Employee monthly rate per \$1,000:

Age range (attained age)	Premium monthly rate
0 – 29	\$0.256
30 – 39	\$0.420
40 – 49	\$0.830
50 – 59	\$1.641
60 – 69	\$3.026
70+	\$7.565

### Spouse/life partner monthly rate per \$1,000:

Age range (attained age)	Premium monthly rate
0 – 29	\$0.232
30 – 39	\$0.396
40 – 49	\$0.806
50 – 59	\$1.617
60 – 69	\$3.002
70+	\$7.540

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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 policy, the policy will govern. 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.

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.

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