

VOLUNTARY HEALTH-RELATED PLANS



THINGS TO CONSIDER

Your medical plan helps cover the cost of illness, but a serious or long-lasting medical crisis often involves additional expenses and may affect your ability to bring home a full paycheck. These plans provide you with resources to help you get by while there are additional strains on your finances.

Accident Insurance

Accident insurance from Lincoln Financial Group helps you pay for unexpected costs that can add up due to common injuries such as fractures, dislocations, burns, emergency room or urgent care visits, as well as physical therapy. If you or a covered family member has an accident, this plan pays a lump-sum, tax-free benefit. The amount of money depends on the type and severity of your injury and can be used any way you choose.

Hospital Confinement Benefit

Optional Hospital Confinement is available if the covered member is admitted and/or confined to hospital before age 70. You must be enrolled in the Accident plan in order to be eligible for this benefit.

Critical Illness Insurance

Critical illness insurance from Lincoln Financial Group can help fill a financial gap if you experience a serious illness such as cancer, heart attack or stroke. Upon diagnosis of a covered illness, a lump-sum, tax-free benefit is immediately paid to you. Use it to help cover medical costs, transportation, childcare, lost income, or any other need following a critical illness.

Coverage Options:

Employee: \$10,000, \$15,000 or \$20,000

Spouse: \$5,000, \$7,000 or \$10,000 (up to 50% of the employee benefit)

Children: \$2,500, \$5,000 or \$10,000 (up to 50% of the employee benefit)

You choose a benefit amount that fits your paycheck and can cover yourself and your family members if needed.

VOLUNTARY CRITICAL ILLNESS RATES

Critical Illness Monthly Payroll Deductions	
Employee / Spouse Attained Age	Rate per \$1,000
< 25	\$0.206
25-29	\$0.296
30-34	\$0.397
35-39	\$0.536
40-44	\$0.821
45-49	\$1.135
50-54	\$1.669
55-59	\$2.340
60-64	\$3.376
65-69	\$4.769
70+	\$4.865
Children (Up to age 26)	\$0.392

Accident and Hospital Confinement Monthly Deductions				
	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Accident Low Plan	\$11.31	\$18.29	\$19.61	\$26.52
Accident High Plan	\$14.17	\$23.22	\$24.92	\$33.85
Hospital Confinement Plan	\$9.76	\$23.04	\$21.77	\$33.12