



Health Assessment Benefit: A valuable part of your group accident insurance

It pays to be healthy.

It's easier to prevent a medical condition than to cure it. That's why healthcare professionals recommend regular health screenings that can detect potential medical conditions early on.


But if you're enrolled in Lincoln Financial Group Accident Insurance, you have another incentive as well: We'll pay you for keeping up with important screenings.

As you can see below, a wide range of screenings and exams are covered. It's easy to take advantage of this benefit:

- Each plan year, you'll receive cash back for one covered screening — no waiting period.
- Claims may be submitted by fax, mail, online through the employee self-service portal or email, and will be processed within 24 hours of receipt. Telephonic submissions are processed while the claimant is on the phone.
- Your health assessment benefit will be paid within 24 hours of receiving a completed claim form.

Get money back for keeping up with your health screenings.

All covered persons	Adults only	Children only
<ul style="list-style-type: none"> ▪ Routine dental examination ▪ Annual physical ▪ Eye exam ▪ Hearing exam ▪ Depression screening ▪ Substance abuse screening/counseling ▪ Tetanus immunization 	<ul style="list-style-type: none"> ▪ Osteoporosis screening (bone mineral density) ▪ Accident/fall prevention counseling 	<ul style="list-style-type: none"> ▪ Sports/school physicals ▪ Concussion screening ▪ Immunizations: DTP, MMR, rotavirus, chicken pox, meningitis



Don't put it off. Schedule your important screenings, stay healthy and get cash back.

Health assessments are not available in Connecticut, Indiana, Michigan, Minnesota, Missouri, North Dakota, New Hampshire, New Jersey, New York, New Mexico, Vermont and Washington.

Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

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State variations may apply.

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.

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It pays to be healthy
(in more ways than one).



Group Critical Illness health assessment benefit

Healthcare professionals recommend regular health screenings – for good reason. Screenings make it possible to detect potential medical conditions early on so that you can take the necessary preventive measures to stay healthy.

Now you have another incentive as well: If you are enrolled in Lincoln Financial Group Critical Illness insurance, we'll pay you for keeping up with important screenings. As you'll see below, a wide range of screenings and tests are covered. You'll receive this benefit for one covered test per plan year – with no waiting period. Claims may be submitted by fax, mail, online through the employee self-service portal or email, and will be processed within 24 hours of receipt. Telephonic submissions are processed while the claimant is on the phone. The health assessment benefit is paid within 24 hours of receiving a completed claim form.

Download the health assessment claim form at LincolnFinancial.com.

Get money back for keeping up with your health screenings.

- Stress test
- Abdominal, aortic or carotid ultrasound
- Angiography
- CT angiography
- Electrocardiogram (EKG/ECG)
- Mammography
- Breast ultrasound
- Pap smear
- CA 15-3 (blood test for breast cancer)
- CA125 (blood test for ovarian cancer)
- PSA (blood test for prostate cancer)
- CEA (blood test for colon cancer)
- Serum protein electrophoresis (blood test for myeloma)
- Bone marrow testing
- Colonoscopy
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Double contrast barium enema
- Helical CT scan
- Dental brush biopsy or other FDA approved screening for oral cancer
- Diabetes (A1C or fasting glucose)
- HIV screening
- Hepatitis screening
- Human papillomavirus screening
- Blood chemistry profile



Schedule your important screenings, stay healthy and get cash back.

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MAP 10/20 **Z01**

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In California and New York, applicants must have major medical insurance to be eligible for Critical Illness coverage.

Health assessments are not available in Minnesota or Missouri.

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.

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