IMPORTANT: This is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- **Visit HealthCare.gov online** or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website (naic.org) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

Health assessment benefit

A valuable part of your group hospital indemnity insurance

It pays to prioritize your family's health

As the saying goes, an ounce of prevention is worth a pound of cure. Regular health screenings can detect potential medical conditions early when preventive measures can make a big difference. As part of your hospital indemnity coverage, Lincoln pays you for proactively managing your health and that of your covered family members.

- You and your covered family members receive a benefit payment for completing one covered screening per covered individual each plan year, with no waiting period.
- Submit claims easily at LincolnFinancial.com, or via email, phone, fax, or U.S. mail.
- 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

- Accident and fall prevention counseling
- Angiography
- Annual physical exam
- Antibody and viral testing
- Breast cancer gene 1 (BRCA1) and breast cancer gene 2 (BRCA2) genetic testing
- Blood chemistry profile
- Bone marrow testing
- Breast tomosynthesis
- Breast ultrasound
- Cancer antigen 15-3 (CA 15-3) (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- Carotid duplex ultrasonography, magnetic resonance angiography, or computed tomography (CT) angiography for carotid artery stenosis
- Carcinoembryonic antigen (CEA) blood test for colon cancer
- Chest X-ray
- Colonoscopy or virtual colonoscopy (CT colonography)
- Concussion screening
- CT angiography
- Dental brush biopsy or other FDA-approved screening for oral cancer
- Dental preventive exam
- Digital rectal exam (DRE)
- Doppler screening for peripheral vascular disease
- Double contrast barium enema
- Echocardiogram (echo)
- Electrocardiogram (EKG/ECG)
- Endoscopy
- Exercise, pharmacologic, or echocardiographic or radiological stress test
- Eye exam
- Fasting blood/plasma glucose or hemoglobin A1C testing (HA1C)
- Flexible sigmoidoscopy
- Hearing exam
- Helical CT scan

- Hemoccult stool analysis
- Human papillomavirus (HPV) or pap smear testing and vaccination
- Immunizations
- Lipid profile (total, HDL, LDL cholesterol, and triglyceride levels)
- Low-dose helical computed tomography lung screening
- Mammography
- Medical, behavioral, dietary, exercise, or surgical evaluation for obesity
- Mental health evaluation for depression or anxiety
- Osteoporosis screening with dual-energy X-ray absorptiometry (DXA)
- Prenatal counseling and genetic testing
- Prostate-specific antigen (PSA) (blood test for prostate cancer)
- Routine screening for gestational diabetes
- Serum protein electrophoresis (blood test for myeloma)
- Sexually transmitted and bloodborne infection screening for chlamydia, gonorrhea, hepatitis B, hepatitis C, HIV infection, and syphilis
- Substance-related condition evaluation for alcohol, tobacco, or other drug use
- Thyroid testing (free thyroxine [T4] and thyroid-stimulating hormone [TSH])
- Ultrasound screening for abdominal aortic aneurysms
- Vitamin D

Employers can choose to provide employees with payment for more than one annual test under their health assessment benefit.

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

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Health assessments are not available in Idaho, Kansas, Michigan, New Jersey, Or New York.

Some benefits have limits on the number of services provided or limits to 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.