



Robust benefits, real solutions

Employer- and employee-paid benefits

Term life and AD&D

- Flexible plan designs
- Flexible Guarantee Issue amounts
- Life Waiver of Premium for total disability
- Portability available
- *TravelConnect*SM travel assistance services with group administrator online access
- *LifeKeys*[®] services for employees, their family and their beneficiary, including online will preparation

Dental

- Flexible benefits, including deductibles, coinsurance, and maximums
- Over 95,000 unique providers and more than 365,000 access points in our network (March 2016 NetMinder report)
- PPO, certified family plans, maximum allowable charge (MAC) and indemnity plans are available
- Dental health maintenance organization (DHMO; California, Florida, Texas)
- SmileRewardsSM and MaxRewards[®] available
- Employee access to the *Lincoln DentalConnect*[®] health center website
- Hearing services included
- Discount vision services included

Short-term disability (STD)

- Options for benefit durations, elimination periods and income replacement levels
- Self-insured/Self-funded plans available, including Administrative Services Only (ASO), Advice to Pay (ATP); and state disability plans available in Hawaii, New Jersey, and New York
- Includes Partial Disability Benefit, Rehabilitation Assistance Benefit and Waiver of Premium

Long-term disability (LTD)

- Options for benefit durations, elimination periods and income replacement levels
- Optional benefits¹ include Retirement Protection, Medical Reimbursement, Spouse Disability, Infectious Disease (HIV & Hep B), and Cost of Living Adjustment
- Accumulation of Elimination Period/Trial Work Days
- Progressive Income Benefit² for severe disabilities
- Family Care Expense Benefit²
- *EmployeeConnect*SM Employee Assistance Program

Absence management

- Administration of federal and approximately 120 state leaves
- Up to five standard company leaves of absence included in base fees
- Convenient employee mobile application to report new absences, view correspondence, report a return to work, add intermittent time, and more
- Robust group administrator portal with access to enterprise dashboards, self-service features, and in-depth reporting
- Both telephonic and web claim intake options
- One integrated claims examiner for STD-concurrent employee absences
- Real-time absence milestone notifications

¹ Not available in all states.

² Not available in California.

Vision

- Fully insured plan
- Broad range of benefits, from exams to frames to contacts
- Copays for some services; many services paid at 100%
- National network of more than 60,000 provider locations
- Easy administration

Accident

- Benefits paid directly to the covered employee
- Benefits may be payable for multiple injuries from a single covered accident
- Enrollment and engagement strategies offered to drive communication and education about benefits
- Employees may keep coverage after leaving their employer

Critical illness

- Five coverage categories and optional features maximize plan customization
- Cash benefit paid for covered illnesses
- Unique *Lincoln CareCompass*® benefits and services
- Enrollment and engagement strategies offered to drive communication and education about benefits
- Employees may keep coverage after leaving their employer

Contact your Lincoln employee benefits expert today.

EmployeeConnect™ and *LifeKeys*® services are provided by ComPsych® Corporation, Chicago, IL. *TravelConnect*™ travel assistance services are provided by UnitedHealthcare Global, Baltimore, MD. *Lincoln DentalConnect*® health center Web content is provided by go2dental.com, Santa Clara, CA. Hearing services are provided by EPIC Hearing Health Care. ComPsych®, UnitedHealthcare Global, go2dental.com and EPIC Hearing Health Care are not Lincoln Financial Group® companies. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations. ComPsych® and GuidanceResources® are registered trademarks of ComPsych® Corporation.

NetMinder is a competitive intelligence tool for medical, dental, vision, and behavioral health plan provider networks. NetMinder gives users an objective, consistent, validated source of provider network data to use in planning, selling, and network management activities. The Ignition Group, the company behind NetMinder, is a healthcare consulting company that has been analyzing and interpreting competitive provider data since 2004.

The *Lincoln DentalConnect*® PPO network is comprised of several leased provider networks.

DHMO (DHMO.EOC.HN01.CA) is underwritten in California by Dental Benefit Providers of California, Inc., San Francisco, CA, licensed by the Department of Managed Health Care. DHMO (LFG7110110) in Florida is offered by Solstice Benefits, Inc. a Licensed Prepaid Limited Health Service Organization; Chapter 636 F. S., and administered by Dental Benefit Providers, Inc. DHMO (TX-EOC 08 2010) is underwritten in Texas by National Pacific Dental, Inc., Houston, TX. The companies listed in this paragraph are not Lincoln Financial Group® companies. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations.

The *Lincoln VisionConnect*® discount vision program, provided by Optum HealthAllies®, is administered by HealthAllies, Inc., a discount medical plan organization. The discount program is not a qualified health plan under the Affordable Care Act. The *Lincoln VisionConnect*® discount vision program is NOT insurance. The discount program provides discounts at certain health care providers for medical services. Optum HealthAllies does not make payments directly to the providers of medical services. The program member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. HealthAllies, Inc. is located at MN103-0550, P.O. Box 1459, Minneapolis, MN 55414. Contact information: 800-377-0263, www.optumhealthallies.com or ohacustomer@optum.com.

Lincoln VisionConnect® coverage is provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut; UnitedHealthcare Insurance Company of New York, located in Islandia, New York; or their affiliates. Administrative services are provided by Spectera, Inc., UnitedHealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number VPOL.06.TX or VPOL.13.TX and associated COC form number VCOC.INT.06.TX or VCOC.CER.13.TX. Plans sold in Virginia use policy form number VPOL.06.VA or VPOL.13.VA and associated COC form number VCOC.INT.06.VA or VCOC.CER.13.VA. This policy has exclusions, limitations and terms under which the policy may be continued in-force or discontinued. For costs and complete details of the coverage, contact *Lincoln VisionConnect* at 1-800-440-8453.

The *Lincoln VisionConnect*® program and the *Lincoln VisionConnect*® discount vision program are marketed by The Lincoln National Life Insurance Company (Fort Wayne, IN), which does not solicit business in New York, nor is it licensed to do so. In New York, these programs are marketed by Lincoln Life & Annuity Company of New York (Syracuse, NY). Both are Lincoln Financial Group® companies. *Lincoln VisionConnect*® is a registered trademark of Lincoln National Corporation.

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