



You're In Charge®

GROUP BENEFITS



Your life. Your view. Your benefits.

Picture your life with employee benefits from Lincoln

Universal life, short-term disability, term life, accident, critical illness

Employee Guide

The Lincoln National Life Insurance Company

ENR-GREE-BRC001_Z03



One Number. One Call. One Solution
800-421-3142
PierceIns.com



See your big picture

Universal life insurance

Coverage that fits, no matter the view

When you envision the future, you want a clear view—brightened by the plans you've made to keep the ones you love secure. Take charge of creating the future you imagine. You can, with the help of a universal life insurance product as part of your big picture. *Lincoln Employee Value*® Universal Life (UL) provides guaranteed coverage that stays with you. So wherever you go or however your view changes along the way, you have insurance protection to suit your life and needs.

It's in your nature to make sure the important things—your family, your home, and your finances—are protected down the road. As you consider how much your family will grow or what expenses will need to be met to provide that security, *Lincoln Employee Value*® UL helps give you the confidence to be prepared, at a cost that works for your budget.

With *Lincoln Employee Value*® UL:

You get permanent, lifetime coverage.

You get a competitive death benefit for your premium dollar.

Protection for the future

When you're in charge of planning ahead, your focus is on tomorrow. But, what about today? Because *Lincoln Employee Value*® UL is permanent coverage, you can help provide protection for tomorrow with stability for every day.

Your premiums will not increase as you get older.

There may be changes in your future, but your premium payments will always be the same. Because rates are based on your age when you buy the policy, you won't experience premium increases in later years.

The death benefit for your beneficiaries will never decrease.

As long as you pay your premiums, your death benefit amount will not go down. So you can make your plans with confidence, knowing the people who depend on you have the financial protection they need.

Your coverage stays with you.

You own the policy, so it is yours no matter where you go, even if you change jobs.

Your coverage won't diminish with time.

Even as you approach or enter retirement, you will be covered for the same amount as when your policy began. Your coverage will not decrease as you get older.

Guarantees are subject to the claims-paying ability of the issuing company.

Assess your need for permanent life insurance

Even the most careful plans need room to grow, so it's important that your insurance coverage support your needs as your life changes.

Think about your personal situation. Maybe you're considering life insurance for the first time. Or you might have some coverage—such as term insurance, which ends after a specified period of time—and you're looking to add permanent life insurance. Whatever your vantage point, *Lincoln Employee Value*® UL helps provide financial security where and when you need it most.

My coverage view

- I'm considering insurance options for the first time.
- I have some insurance, but I'm looking for additional protection to help support my loved ones.
- My term insurance will end eventually, and I'd like to add something more permanent—for the long run.



Protect yourself and the ones you love

You can help ensure the vision of your future becomes a reality. By understanding your options, you can make smart decisions about how much coverage you and your loved ones need to be protected. And there are advantages to buying coverage that's offered to an employee group.

Cost

You can elect coverage for as little as a few dollars per week.

Convenience

You have the opportunity to buy a high amount of life insurance at work, with no limitation based on salary.

Confidence

Premium payments are simplified through easy payroll deduction.

Learn more about the benefit options being offered at your workplace. Lincoln enrollment makes it easy to protect yourself and the ones who depend on you.

**Create your view of the future. Then help protect it
with *Lincoln Employee Value*® Universal Life.**

Your greatest wealth? Your health.

Short-term disability insurance

Paycheck worries can make it hard to focus on getting better when you're not well. Disability insurance can help you focus while you're on the mend—by helping with some of those money concerns.

When you're not feeling your best because of your condition—whether from a covered illness, injury, surgery or recent childbirth—short-term disability insurance can replace a portion of your regular income while you recover. So you can feel better sooner knowing Lincoln is helping protect your income.

How short-term disability income insurance works

Lisa signed up for short-term disability insurance when she became a full-time employee two years ago. Recently she learned she has a health condition that will prevent her from working for 11 weeks.

Her policy has a maximum benefit of 60% of pay, up to \$1,200 a week, and a maximum benefit duration of 104 weeks. Payments can begin after the 30-day elimination period. So Lisa's benefits begin on the 31st day of her condition.

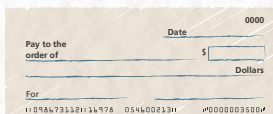
Because Lisa paid for her insurance with after-tax dollars, her benefits are tax-free.*

Sample STD benefit payment

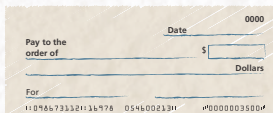
Lisa's weekly pay	\$750
Lisa's maximum weekly benefit	x 60%
Lisa's weekly benefit	= \$450
Lisa's approved benefit duration	x 7
Lisa's total short-term disability benefit	= \$3,150

Lisa's plan includes a thirty-day elimination period, so her benefit duration is seven weeks.

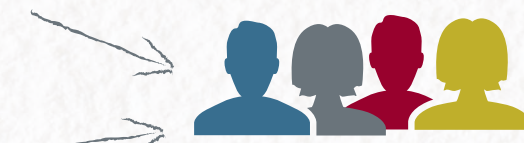
*If the cost of Lisa's coverage is paid pretax, she will pay tax on the benefits she receives during her disability.



Your employer pays you while you're working.



Lincoln pays you while you're recovering.



You and your loved ones



Your bills and expenses



The two forms of disability income protection

If you have long-term disability coverage, why do you need a short-term policy? Long-term benefits don't usually begin until you've been without a paycheck for a few months. How would you pay your bills during that period?

The Life and Health Insurance Foundation for Education says that half of Americans would run into financial difficulty after just one month without an income.

You decide how to spend your benefits

Benefits can be used for your mortgage or rent, utilities, food, child care or even going out to dinner.

We help you get back to work

Partial Disability Benefit. If you're only able to do part of your job or work part time, you can receive partial benefits. With your part-time earnings and your Partial Disability Benefit, you could receive up to 100% of your predisability earnings.

How much coverage do you need?

Short-term disability insurance pays benefits for a specific period of time, but you may incur a lot of expenses while you aren't working. Here are just a few:

Food	Utilities	Car payments and maintenance	Mortgage or rent
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Some of your expenses could be covered by your savings, but you probably have better plans for that money—a vacation, home improvements or something else. You can help protect those hard-earned savings with disability income insurance.

Protect your paycheck

There are some important advantages to buying insurance that's offered to employees as a group.

Cost	This coverage is offered at group rates, which are often less expensive than rates for individual policies.
Convenience	Payroll deduction is simple and easy.
Confidence	You can choose the right coverage at work.

Get better with fewer worries. Lincoln Short-term Disability Insurance helps protect your paycheck.

Live for now. Plan for then.

Term life and AD&D insurance

Every day, you provide for the ones you love. You make sure they're happy and secure, with thoughtful touches to let them know you care. Life insurance lets you plan for the future and continue to show your love even after you're gone.

Accidental death and dismemberment provides additional protection, paying a benefit if you die or lose sight or a limb as a result of a covered accident.

For every stage of life



Singles.

Even if you don't have dependents, you probably have a car loan, credit card debt or student loans.



Young families.

You have your own obligations, plus the well-being of your spouse and children, including home payments, college savings, and more.



Empty nesters.

Your children may be on their own, but your spouse will need help, especially with paying the mortgage and financing retirement. You may also need insurance to assist a disabled adult child, help pay for your grandchildren's education, and leave a legacy for your loved ones or a favorite charity.

Support and guidance



LifeKeys® services provide assistance to you and your loved ones for a wide range of concerns, including everything from preparing a will and handling identity theft to emotional well-being and final preparations. And your beneficiary can use these services for grief counseling and more should you pass away.

Travel assistance



Your insurance comes with *TravelConnect*™ services such as emergency travel arrangements and free emergency medical help whenever you travel more than 100 miles from home for business or pleasure.

Coverage for accidental death and dismemberment

Your life insurance coverage is being offered with additional coverage for accidental death and dismemberment (AD&D). This coverage pays a benefit if you die or lose your sight or a limb as a result of a covered accidental injury. The basic benefit is called the "principal sum," and it is paid separately from any life insurance benefits.

If you suffer the accidental loss of a hand, foot, limb or eyesight, you receive half of the principal sum.

If you die due to a covered accidental injury, your beneficiaries receive the principal sum, plus life insurance benefits.

How much life insurance do you need?

Compare your beneficiaries' assets and expenses to estimate how much insurance you might want to buy. Insurance may be needed to help pay expenses for several years.

Here are some issues to consider:

Expenses

Regular expenses. Estimate what your loved ones will need to spend for food, clothing and other recurring expenses.

Debts. Consider how rapidly your loved ones will want to pay down debt, including credit cards, car loans or home loans.

Education expenses. Think about the cost of educating your children.

Final expenses. Estimate what may be needed to pay for a funeral.

Resources

Savings. Your loved ones may have some savings.

Earnings. Your spouse/partner may be employed.

Other insurance. You may have some life insurance from another source.

When receiving life insurance benefits, your beneficiaries may choose from among several convenient benefit payment options.

Protect the ones you love

Your employer makes it possible for you to help protect your loved ones now by offering you term life insurance and AD&D from Lincoln Financial Group. There are some advantages to buying insurance that's offered to an employee group.

Cost

This coverage is offered at group rates, which are often less expensive than rates for individual policies.

Convenience

Payroll deduction is simple and easy.

Confidence

You can choose the right coverage at work.

To learn more about this insurance to protect your loved ones, contact your plan sponsor. If you decide you want to buy insurance protection later, it may not be available.

Live fully and plan wisely, with term life insurance from Lincoln Financial.

Focus on getting well

Critical illness insurance

Money for your recovery

If serious illness strikes, the last thing you need to worry about is how to pay the bills. With Lincoln Critical Illness Insurance, if you are diagnosed with a covered critical illness, you get a lump-sum cash benefit to use however you wish—even if you receive benefits from other insurance.

But it's not just about money

Your critical illness insurance includes *Lincoln CareCompass*® services for wellness and recovery. These benefits and services provide personalized help and guidance throughout the treatment process if you're diagnosed with a covered critical illness. You also have access to features you can use when you're healthy, to help you stay that way.



Critical Illness Assessment Benefit

Each year, you can use a cash benefit toward one of 24 covered health assessment tests. Tests include electrocardiogram, colonoscopy, serum cholesterol, blood glucose and many more.



Personal health advocate services

An expert advocate guides you through the healthcare maze. Your health advocate can help any time, not just during an illness.



Travel assistance

You can get help arranging travel and lodging for out-of-town care. Many travel assistance services¹ are available at any time, not just during illness.



Child Care Expense Benefit

You can receive a benefit of \$25 a day per child for up to 30 days of child-care expenses if you are hospitalized due to a covered illness.



Support services

You can get referrals to community resources and support groups, and you have access to confidential assistance for a variety of issues throughout your critical illness.

¹ Travel must be 100 or more miles from home.

Assess your need



Consider your medical costs

Take a look at your medical deductibles, copayments and insurance maximums.



Consider your usual expenses

Add up your routine expenses and regular bills—mortgage, utilities, food and clothing.



Consider additional expenses

Will you have new expenses due to illness—experimental/alternate treatments, travel and lodging for specialty medical facilities, or child- or elder-care costs?



Consider your savings

Can you dip into them to pay costs due to a critical illness?

Reap the advantages of buying coverage at your workplace

Cost

This insurance is offered at affordable rates.

Convenience

Payroll deduction is simple and easy.

Confidence

You can choose quality coverage recommended by your employer.

Security

You can take the coverage with you if you leave your employment.



Provide a cash benefit for you and your loved ones with critical illness insurance from Lincoln Financial.

Live in the moment

Accident insurance

Extra cash when you need it most

Life is full of unexpected moments. Some are ones you'd rather forget—like accidental injuries. Lincoln Accident Insurance pays cash should you or a family member suffer an accidental injury, and you decide the best way to spend it. You'll even get benefits for multiple covered injuries resulting from the same accident.

More than 70 injury expenses and treatments are covered, including emergency room visits, hospital admission and confinement, surgeries, intensive care, ambulance transportation, fractures and dislocations, lacerations and much more. And if anyone insured under your policy is injured in a motor vehicle accident and receives benefits under the base accident plan, you'll also receive an additional cash benefit¹—giving you extra protection against unexpected expenses such as health and car insurance deductibles.

Added value

Every Lincoln Accident Insurance policy includes support and travel assistance services.



Support and guidance

The Accident Employee Assistance Program (EAP) provides assistance to you and your loved ones:

- Unlimited phone and online guidance for a wide range of work/life concerns
- Unlimited telephonic legal information and referrals, as well as one free 30-minute consultation per legal issue and discounts of 25% off published fees
- Unlimited telephonic financial counseling sessions and online tools and resources



Travel assistance

*TravelConnect*SM services provide a wealth of travel, medical and safety-related services you can access while traveling more than 100 miles from home, for business or pleasure. Includes services such as:

- Medical emergency evacuation and transportation
- Emergency travel documents assistance
- Medical and dental referrals

¹ One benefit payable per covered motor vehicle accident, regardless of the number of insured persons traveling in the motor vehicle.

Assess your need



Consider your medical costs

Take a look at your medical deductibles, copayments and insurance maximums.



Consider your savings

Can you dip into them to pay costs due to an accident?



Consider your expenses

Add up your routine expenses and regular bills.

Reap the advantages of buying coverage at your workplace

Cost

This insurance is offered at affordable rates.

Convenience

Payroll deduction is simple and easy.

Confidence

You can choose quality coverage recommended by your employer.

Security

You can take the coverage with you if you leave your employment.



Take advantage of every moment, with accident insurance from Lincoln Financial.

Guarantees are subject to the claims-paying ability of the issuing company.

Health advocate services are provided by Health Advocate, Inc. (Plymouth Meeting, PA), the nation's leading healthcare advocacy company. *LifeKeys*® services for term life and AD&D insurance, employee assistance services for critical illness insurance, and Accident EAP services for accident insurance are provided by ComPsych® Corporation, Chicago, IL. *TravelConnect*SM travel assistance services are provided by UnitedHealthcare Global, Baltimore, MD. Health Advocate, ComPsych® and UnitedHealthcare Global are not Lincoln Financial Group® companies. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations. Health Advocate does not replace health insurance coverage, provide medical care or recommend treatment.

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. Accident and critical illness insurance do not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

Insurance products (policy series GL41, GL51, GL1101, ULPD 5048) are issued 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. Limitations and exclusions apply.

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