Lincoln Financial

Atlantic Coast Automotive
Critical illness insurance

What is it?

Critical illness insurance is a supplemental health product that may provide benefits if you or your covered dependent suffers a covered illness.

Why is this coverage valuable?

Unexpected expenses can add up after a critical illness. This coverage provides cash to pay health insurance deductibles, transportation, childcare, and anything else you and your family need while you receive treatment and recover.

Your critical illness coverage

Eligibility description	All full-time employees
Contribution	You pay for the cost of your coverage.
Employee coverage amount	$10,000, $20,000, $30,000, or $40,000
Spouse coverage amount	$10,000, $20,000, $30,000 or $40,000, up to 100% of employee benefit amount
Dependent children coverage	Your dependent children automatically receive 50% of your coverage amount at no extra cost.
Preexisting condition	Not applicable
Covered conditions	
Heart attack	100%
Arterial/vascular disease	25%
Mitral or aortic valve disease	25%
Sudden cardiac arrest, resulting in death	100%
Stroke	100%
Major organ failure (heart, lung, liver, pancreas, or intestine)	100%
End stage renal (kidney) failure	100%
Invasive cancer	100%
Noninvasive cancer (in situ)	25%
Skin cancer	$250 per lifetime

Supplemental conditions	
AIDS	100%
Advanced Alzheimer's disease	100%
Advanced Parkinson's disease	100%
Advanced ALS/Lou Gehrig's disease	100%
Advanced multiple sclerosis	25%
Advanced Huntington's disease	100%
Advanced COPD	100%
Benign brain tumor	100%
Loss of sight, hearing and/or speech	100%
Accidental injuries benefit	
Severe burns, permanent paralysis, or traumatic brain injuries (includes coma)	100%
Health assessment/wellness benefit	
You receive a cash benefit every year you and any covered family members complete a single covered exam or screening.	LEVEL $100
Additional plan benefits	
Portability	Included

Benefit exclusions

Like any insurance, your critical illness policy does have exclusions. The list below provides common exclusions but isn't meant to be exhaustive of all exclusions or limitations that may be part of your policy. See your policy for full details. The policy may not cover covered conditions or loss caused or contributed to by:

- Suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane
- Committing or attempting to commit a felony, participation in a felony, or committing a felony
- War or any act of war, declared or undeclared
- Participation in a riot, insurrection, or rebellion of any kind, active participation in a riot, insurrection, or rebellion, voluntary participation in a riot, insurrection, or rebellion, or participation in a riot or insurrection
- A covered condition sustained while residing outside the U.S., U.S. territories, Canada, or Mexico for more than 12 months

Benefits won't be payable if the insured person is incarcerated in any type of penal or detention facility. A benefit for heart attack or sudden cardiac arrest isn't payable if the event occurs during a medical procedure. This is an incomplete list of benefit exclusions. A complete list is included in the policy. State variations apply.

Critical illness rate information

Option	Monthly rate
Employee and spouse rate	See rate tables below.

Employee monthly rate per $1,000:

Age range (attained age)	Premium monthly rate
0 – 24	$0.280
25 – 29	$0.330
30 – 34	$0.400
35 – 39	$0.490
40 – 44	$0.670
45 – 49	$0.960
50 – 54	$1.450
55 – 59	$2.030
60 – 64	$3.620
65 – 69	$4.930
70 – 74	$5.600
75+	$5.600

Spouse monthly rate per $1,000:

Age range (attained age)	Premium monthly rate
0 – 24	$0.485
25 – 29	$0.560
30 – 34	$0.665
35 – 39	$0.800
40 – 44	$1.070
45 – 49	$1.505
50 – 54	$2.240
55 – 59	$3.110
60 – 64	$5.495
65 – 69	$7.460
70 – 74	$7.635
75+	$7.635

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This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the policy, the policy will govern. Benefits may vary by state, 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.

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.

THIS IS A LIMITED POLICY. Policy is conditionally renewable.

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