



Employees of Oregon Tool

Benefits At-A-Glance

Coverage for you

Critical Illness Insurance | Employee

Guaranteed coverage amounts	\$10,000, \$15,000 or \$20,000
-----------------------------	--------------------------------

Guaranteed coverage amounts

- You can choose from the coverage amount(s) above

Coverage for your spouse

You can secure Critical Illness Insurance for your spouse when you choose coverage for yourself.

Critical Illness Insurance | Spouse

Guaranteed coverage amount	\$5,000, \$7,500 or \$10,000 (up to 50% of the employee coverage amount)
----------------------------	--

Guaranteed coverage amounts

- You can choose from the coverage amount(s) for your spouse

Coverage for your dependent children

Your dependent children automatically receive 25% of your coverage amount at no extra cost.

Critical Illness Insurance | Children

Guaranteed coverage amount	\$10,000 (not to exceed 25% of the employee coverage amount)
----------------------------	--

Guaranteed coverage amounts

- You can choose from the coverage amounts above for your dependent children

Critical Illness Insurance

The Lincoln Critical Illness Insurance Plan:

- Provides cash benefits if you or a covered family member is diagnosed with a critical illness or event
- Benefits are paid in addition to what is covered under your health insurance
- Features group rates for employees
- Includes access to a personal health advocate who can assist you in managing healthcare services for you and your entire family
- There are no waiting periods or overall plan maximums

No money is due at enrollment. Your premium simply comes out of your paycheck.

Core Benefits

Covered Conditions		Benefit Percentage
Heart attack		100%
Stroke		100%
Invasive Cancer		100%
End Stage Renal (kidney) Failure		100%
Major organ failure (heart, lung, liver, pancreas, or intestine)		100%
Arterial/vascular disease		25%
Noninvasive cancer (in situ)		25%
Skin Cancer (other than melanoma)		\$250 per lifetime
Supplemental Conditions		
Advanced COPD		100%
AIDS		100%
Advanced ALS/Lou Gehrig's disease		100%
Advanced Alzheimer's disease		100%
Advanced Parkinson's disease		100%
Advanced multiple sclerosis		25%
Accidental Injuries Benefit		Benefit Percentage
Severe burns, permanent paralysis or traumatic brain injuries (includes coma)		100%
Additional Childhood Conditions		Benefit Percentage
Cerebral palsy		100%
Cleft lip, cleft palate		100%
Cystic Fibrosis		100%
Down syndrome		100%
Muscular dystrophy		100%
Spina bifida		100%
Type 1 Diabetes		100%
Health Assessment / Wellness Benefit		Your Cash Benefit
You receive a cash benefit every year you and any of your covered family members complete a single covered exam or screening		Level: \$75
Additional Plan Benefit(s)		
Portability		Included

Note: See the policy for details and specific requirements for each of these benefit options.

Benefit Exclusions

The plan includes only covered conditions or losses that occur when the insurance is in force. Benefits are not payable for any covered conditions or loss caused or contributed to by:

1. suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane;
2. committing or attempting to commit a felony; participation in a felony; committing a felony;
3. war or any act of war, declared or undeclared;
4. 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; participation in a riot or insurrection; or
5. a covered condition sustained while residing outside the United States, U.S. Territories, Canada, or Mexico for more than 12 months. A Covered Condition sustained while residing outside the United States, its possessions, Canada, or Mexico for more than 12 months, unless the Covered Condition is rediagnosed/confirmed in the United States.

Benefits will not 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 is not 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.

Questions? Call 800-423-2765 and mention ID: 1153808.

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 contract, the contract will govern. 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.

Insurance products 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. Product availability and/or features may vary by state. Limitations and exclusions apply.



©2023 Lincoln National Corporation
LCN-3897683-110221
EED-CIN21-FLI001_Z03

Group Critical Illness Insurance | Benefits At-A-Glance

Critical Illness Insurance Premium

Here's how little you pay with group rates.

Group Rates for You

Employee | Monthly Premiums

Employee Age Range (Attained Age)	Critical Illness Premium Rate per \$1,000
0-24	\$0.442
25-29	\$0.562
30-34	\$0.676
35-39	\$0.816
40-44	\$1.093
45-49	\$1.404
50-54	\$1.914
55-59	\$2.560
60-64	\$3.551
65-69	\$4.845
70+	\$8.892

Group Rates for Your Spouse

Spouse | Monthly Premiums

Employee Age Range (Attained Age)	Critical Illness Premium Rate per \$1,000
0-24	\$0.340
25-29	\$0.462
30-34	\$0.574
35-39	\$0.715
40-44	\$0.991
45-49	\$1.303
50-54	\$1.814
55-59	\$2.458
60-64	\$3.451
65-69	\$4.742
70+	\$8.791

The Lincoln National Life Insurance Company
Please see prior page for product information.