



Brian
AGE 29

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We could focus on her care

Meet Brian, a 29-year-old husband to Tracy and new dad to Emma

We were still setting up the nursery when our sweet Emma made her way into the world five weeks early. Her arrival caught us off guard, and we were terrified when she was whisked away to the NICU. Emma's first four weeks in the hospital fed our anxieties as new parents, without even considering the looming medical bills we'd be facing.

Thankfully, Tracy and I had enrolled in Lincoln's hospital indemnity insurance when my company added the option to our benefits last year. Honestly, we hadn't fully understood the coverage and only opted in because the cost was quite affordable.

Am I glad we did! Our policy paid a cash benefit that we could use to help pay for the out-of-pocket expenses we incurred while Emma was in the NICU. Filing a claim only required a few clicks on Lincoln's self-service portal.

Without the policy, we'd have come home to a mountain of bills that would have depleted a good chunk of our savings just as we were planning to start Emma's college fund.

Our little girl is thriving, and we're grateful that during the most stressful period of our lives, our attention went toward Emma's health instead of worrying about how to pay her bills.

The benefits of Lincoln insurance

With a commitment to caring for you and your family, Lincoln offers supplemental health insurance that can fill in financial gaps related to medical expenses. We've built these benefits with you in mind — affordable, accessible plans that help cover expenses stemming from chronic, serious illnesses, and unexpected illnesses or accidents — concerns most expressed in a recent workforce study.¹

These incident-based benefits are yours to use as you'd like. Lincoln's supplemental health benefits can help you keep up and move forward, whatever comes your way.



Please contact your benefits manager for more information.

¹ "Lincoln Financial, GP Benefits Thought Leadership Study," Greenwald Research, March 2022.

Hypothetical case studies illustrate the types of financial issues faced by actual clients. This case study does not represent the experience of any specific client/individual. Every situation is different, and goals may not always be achieved.

Benefits vary based on employer plan design.

This is not a real testimonial by an actual customer, nor does it describe the experience of a specific individual. Rather, this is a hypothetical case study that illustrates the types of financial issues and experiences faced by our customers. Every situation is different, and goals may not always be achieved.

This insurance product does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

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