

Group Critical Illness Insurance

Why Health Advocate?

- Saves you time and money
- Answers questions about your health care coverage
- Helps you take full advantage of your health care benefits
- Available whenever it's needed most

Available anytime — not just during a critical illness

- Can be used by eligible employees, spouses, dependent children, parents and parents-in-law (even those not covered by your Critical Illness Insurance)
- Confidential support is accessible 24/7

Health Advocate services

Confidential support 24/7 for employees and family members

Call: 866-799-2728

Email: answers@HealthAdvocate.com

Visit: HealthAdvocate.com/members



Helping you navigate the health care system

Included with your Lincoln Critical Illness Insurance is access to Health Advocate. Health Advocate makes navigating your health care coverage easier and more understandable. Get unlimited confidential support from an experienced Personal Health Advocate who will answer questions, research treatment options, coordinate benefits, resolve billing and claims issues, and much more. This personal, detailed care will help solve problems and alleviate your concerns about coverage.

Personal Health Advocate

Your Personal Health Advocate can help resolve a variety of issues related to your health care and insurance. With support from medical directors, registered nurses, and benefits and claims experts, they can help you:



Find the right health care providers



Understand diagnoses and treatment options



Research and arrange second opinions



Facilitate pre-authorizations and synchronize benefits



Coordinate care and insurance or benefit payments

Medical Bill Saver™

A specialized negotiator works with your health care providers to lower out-of-pocket costs on noncovered unpaid medical and dental bills over \$400. Medical Bill Saver provides a financial safety net by reducing claim costs, grievances and appeals.

Insurance products issued by:
The Lincoln National Life Insurance Company

Employee Assistance Program (EAP) and work-life balance

Short-term professional counseling services promote your well-being and reduce stress and anxiety.

Counseling services include:

- A 24/7 emergency hotline to address depression, family issues, substance abuse and more
- Up to three in-person or video conference counseling sessions, per issue
- Unlimited telephonic counseling

Work-life services help you balance work and life demands:

- Assistance with finding child care and elder care
- Consultations with financial and legal specialists
- Help with travel planning via online tools

Personal concierge services

Provides access to experts who can help you handle a wide range of personal tasks, such as:

- Scheduling travel arrangements, including flights, lodgings and dining reservations
- Ticketing for sporting, concerts and other events
- Event planning

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LCN-2304871-110518
POD 3/19 **Z02**

Order code: CI-EEHA-FLI001



Contact Health Advocate for:

- Expert health care help (Personal Health Advocates)
- Confidential counseling
- Resolving claims issues
- Work-life balance support (work-life balance specialists)

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