Severe diagnoses? Help is here

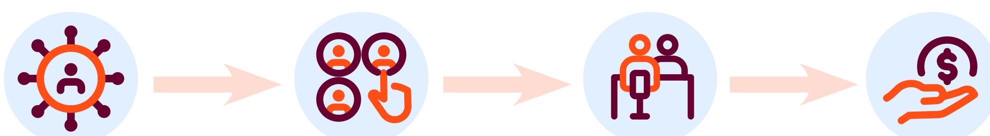
Offer meaningful support when it matters most

The groundbreaking Compassionate Allowance Conditions Benefit significantly expands Lincoln Critical Illness Insurance, covering about 300 severe diseases and disorders identified by the Social Security Administration (SSA). These conditions automatically meet the SSA's definition of disability, including certain cancers, adult brain disorders, and rare childhood illnesses.

Now, with this benefit from Lincoln, employees and their covered dependents may qualify for a benefit not covered by traditional critical illness plans, improving their support when facing severe medical diagnoses.

How it works

This benefit pays a lump sum, up to 100% of your employee's base coverage amount, if the condition appears on the SSA Compassionate Allowances list. Employees don't need to be on disability to receive payment; they only need to meet the SSA criteria. For example:



An employee receives a Canavan disease diagnosis.

The employee selected $20,000 of critical illness insurance during open enrollment.

The employee submits claim to Lincoln.

Lincoln confirms the diagnosis, verifies it's on the SSA list, and issues $20,000 directly to the employee.[1]

[1] If another benefit for the same covered condition is payable under the certificate, the Compassionate Allowances Condition benefit won't be paid. For example, if an invasive cancer benefit is paid, the Compassionate Allowances Benefit for that cancer is not payable.

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Prioritize employee well-being

Contact your benefits representative to learn more about Lincoln Critical Illness Insurance and recent enhancements.

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