



Family-focused maternity benefits

Lincoln Hospital Indemnity Insurance

Maternity care is the most common reason for a hospital stay in the U.S., with **23% of all hospitalizations** due to pregnancy, childbirth, and newborn care.¹ The costs can be significant — the average cost of childbirth in the U.S. is **\$18,865**, with about **\$2,850** not covered by insurance.²



Nine to 13% of babies born in the U.S. each year need to stay in a NICU.⁶

Lincoln's Hospital Indemnity Insurance provides family-focused maternity benefits. If an employee or their covered family member is hospitalized due to childbirth or a maternity-related incident, they'll receive a lump sum cash benefit to ease their financial burden.



\$3,000 per day is the average cost for infants hospitalized in a NICU.⁷



\$3,000 to \$4,000 is the average cost of prenatal care and delivery at a birth center.⁸



At **22%**, maternity is the most common reason for short-term disability claims.⁹

Coverage for pregnancy, childbirth, and newborn care

- **Newborn eligibility:** The newborn child is automatically insured for the first 31 days after birth.³
- **Pregnancy complications:** Complications are always included and will be treated the same as any other sickness. If the newborn child needs to stay in the neonatal intensive care unit (NICU), the child may also be eligible for an intensive care unit (ICU) admission and ICU confinement benefit — benefits that are paid in addition to the mother's benefits.
- **NICU Admission and NICU Confinement benefits:** These unique benefits increase the percentage payout of the hospital ICU admission and ICU confinement benefit when the newborn enters a NICU due to premature birth or a covered event.
- **Newborn care benefit:** Sometimes called routine well-baby care, this benefit applies when a newborn is confined immediately following a covered person's childbirth.⁴
- **Birth center benefit:** This benefit covers labor and childbirth experiences in the family-friendly, home-like environment of a birth center. During the pandemic, many expectant mothers opted to give birth in a birth center rather than in a hospital. In fact, the number of birth center and home deliveries had one of the biggest peaks since the early 1900s.⁵ A cash benefit is provided for each day the mother is confined to a birth center for routine care related to childbirth.
- **Health assessment benefit:** Covers almost 50 exams, including maternity-related screenings such as prenatal counseling, doula counseling, and genetic testing.

¹ "Maternity Care in the United States: We Can – and Must – Do Better," National Partnership for Women & Families, February 2020, <https://www.nationalpartnership.org/our-work/resources/health-care/maternity-care-in-the-united.pdf>.

² Ceron, Ella, "Want to Have a Baby in the US? Get Ready to Pay a Big Bill," Bloomberg, July 13, 2022, <https://www.bloomberg.com/news/articles/2022-07-13/how-much-does-it-cost-to-have-a-baby-in-the-us?leadSource=uverify%20wall>.

³ Newborn coverage in Washington is automatic for the first 60 days following birth. Any additional premium due for coverage beyond the first 60 days must be paid to the insurer no less than sixty days from the date of birth.

⁴ If a newborn baby is confined for treatment of an illness, infirmity, disease, or injury, we'll pay the hospital or ICU confinement benefit instead of the newborn care benefit.



Your tomorrow.
Our priority.™

Taking care of new moms

Our simple claims process helps fast-track maternity coverage to assist with peace of mind during this exciting yet potentially stressful time.

- Payment for up to three days of hospital confinement depending on type of delivery¹⁰
- Option to submit for additional days' stay if required beyond standard¹¹
- No specific hospital indemnity records required



Let's connect

Contact your Lincoln benefits representative to find out more about hospital indemnity insurance.

⁵ Dubroc, Hollie, "Birthing Center vs Hospital: What Are the Differences?," Nursing CE Central, May 27, 2022, <https://nursingcecentral.com/birthing-center-vs-hospital-what-are-the-differences/>.

⁶ Pineda, Roberta, Knudsen, Katie, Breault, Courtney C., et al. "NICUs in the US: Levels of Acuity, Number of Beds, and Relationships to Population Factors," May 19, 2023, <https://www.nature.com/articles/s41372-023-01693-6%3F>.

⁷ Lendner, Paul, "How Plans Can Improve Outcomes and Cut Costs for Preterm Infant Care," Managed Care Magazine, February 24, 2024, <https://www.managedcaremag.com/archives/2010/1/how-plans-can-improve-outcomes-and-cut-costs-preterm-infant-care/>.

⁸ Brown, Maressa, "Delivering at a Birth Center," What to Expect, December 15, 2022, <https://www.whattoexpect.com/pregnancy/birth-center/#:~:text=In%20general%2C%20prenatal%20care%20and,out%2Dof%2Dpocket%20expenses>.

⁹ Masterson, Les and Megna, Michelle, "How to Find the Best Short-term Disability Insurance," Forbes Advisor, November 21, 2023, <https://www.forbes.com/advisor/health-insurance/how-to-find-the-best-short-term-disability-insurance/>.

¹⁰ Two days for vaginal birth and three days for cesarean birth.

¹¹ Additional records will be required if applying for more than what's automatically paid.

¹² Delivery can be reported by initiating a short-term disability (STD), leave, or hospital indemnity claim.

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