



It's time to enroll | 2026

County of San Diego

Benefits Overview | Critical Illness

Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York
LCN-7524278-011325



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A photograph of a smiling man and a happy, light-colored dog looking out of the open door of a white vehicle. The scene is set against a warm, golden sunset background with mountains visible in the distance. The dog's tongue is out, and the man is smiling broadly.

Why Lincoln Financial?

Your loved ones count on you for so much. You can count on Lincoln. Voluntary benefits are provided at affordable group rates, and no money is due now — your premium is paid through simple payroll deductions.

Critical illness

Critical illness insurance helps take some of the worry out of getting sick

Consider the expenses you may face during an illness, such as:

- Health insurance deductibles and copays
- Child care
- Living expenses like mortgage, utilities, groceries, and others



Watch [this video](#) for more information on critical illness insurance.



Critical illness coverage for you and your family



County of San Diego employees can secure Critical Illness Insurance for their children and their spouse when they choose coverage for themselves.

All amounts are guaranteed; no Evidence of Insurability (EOI) required.

Plans

EMPLOYEE

- \$10,000
- \$20,000
- \$30,000
- \$40,000

DEPENDENT CHILD(REN)

*50% of your coverage
at no extra cost to you*

SPOUSE/PARTNER

- \$5,000
- \$10,000
- \$15,000
- \$20,000

*Up to 50% of the employee
coverage amount*

What's covered?

Covered conditions include:

Heart attack
100%

Stroke
100%

Invasive Cancer
100%

End State
Renal Failure
100%

Arterial or
vascular
disease
25%

Major Organ
Failure
100%

Skin cancer*
\$750 per
lifetime

Noninvasive
cancer
30%

*other than melanoma



How this coverage Works

Six-month limit for same condition (recurrence)



- Sam enrolls for \$10,000 of critical illness coverage on January 1, 2024. On May 15, 2024, he has a heart attack.
- He follows a treatment plan of diet, exercise, and routine checkups. But on August 3, 2025 – more than 6 months later – Sam has another heart attack.

Sam

Initial heart attack	\$10,000
Subsequent heart attack	\$10,000
Total benefit	\$20,000

Critical illness benefits in action

Three-month limit for multiple conditions



Multiple conditions <3 months

January 1, 2025

Joe enrolled for \$10,000 of critical illness

March 4, 2025

Joe is diagnosed with arterial/vascular disease, which required a stent

May 29, 2025 – within 3 months

Joe has a stroke

Condition/event	Benefit
Arterial/vascular disease (25% benefit)	\$2,500
Invasive cancer (100% benefit)	\$0
TOTAL BENEFIT PAID	\$2,500



Multiple conditions <3 months

January 1, 2025

Kelly enrolled for \$10,000 of critical illness

March 4, 2025

Kelly is diagnosed with arterial/vascular disease, which required a stent

May 29, 2025 – within 3 months

Kelly has a heart attack

Condition/event	Benefit
Arterial/vascular disease (25% benefit)	\$2,500
Exception: Heart attack (100% benefit) More than 3 months from coronary artery disease – full benefit paid	\$7,500
TOTAL BENEFIT PAID	\$10,000

Standard provisions apply. Fictional example, demonstrating how critical illness insurance works. Exact premium and benefits may vary by plan.

What else is covered?

Supplemental Conditions

- AIDS - 100%
- Advanced Alzheimer's disease - 50%
- Advanced Parkinson's disease - 100%
- Advanced ALS/Lou Gehrig's disease - 100%
- Advanced multiple sclerosis - 25%
- Advanced COPD - 100%
- Benign brain tumor - 100%
- Loss of sight, hearing and/or speech - 100%

Accidental Injuries Benefit

- Severe burns - 100%
- Permanent paralysis - 100%
- Traumatic brain injuries (includes coma) - 100%

Occupational Disease (employee only)

- Tuberculosis - 25%
- Invasive MRSA infection - 25%
- Tetanus - 25%
- Rabies - 25%

Recovery Assistance

- Family care benefit - \$25 / day for up to 30 days
- Lodging when 100 or more miles from home - \$100 / day for up to 15 nights
- Transportation when 100 or more miles from home - \$200 / trip for up to 2 trips



Health assessment benefit

Critical illness includes a \$100 cash benefit for important tests each year

You and your covered dependents receive a cash benefit for tests, including:

Fasting
glucose test

Blood tests for
cancers

Mammograms

Blood tests for
Triglycerides
and cholesterol

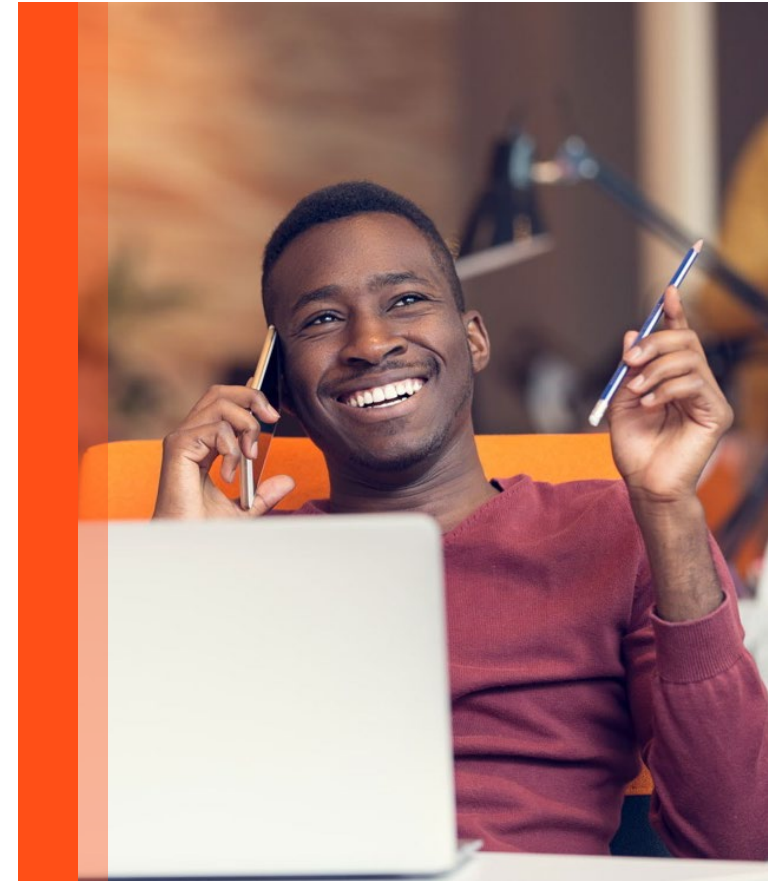
EKGs

Bone density
screenings

Cancer
screenings

Colonoscopy

Chest X-ray



Supplemental Health is affordable and convenient

- Available at group rates — often less expensive than rates for individual policies
- Ability to add your loved ones to the plan for just a little more
- Easy payroll deduction
- Coverage can be continued if you leave your job
- We make it easier for you to access and manage your workplace benefits with our enhanced mobile app. Download it today!

Enrollment guidelines

- Enroll October 6-30 for the 2026 plan year.
- Coverage begins **January 1** for new enrollees if Actively at Work, or once you resume active work.
- Employee participation is required to cover dependents.





Questions



It's time to enroll October 6th – 30th

Make sure you and your loved ones have the
right coverage for the coming year.

