



Open Enrollment Overview

County of San Diego

NEW IN 2026! Supplemental Health Benefits
Accident | Hospital Indemnity | 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 man with a beard and a small, scruffy dog looking out of the open door of a white vehicle. The scene is set during sunset or sunrise, with warm, golden light illuminating the subjects and the background. The dog is in the foreground, looking directly at the camera with its tongue out. The man is visible behind the dog, also smiling. The background shows a blurred landscape with hills under a bright sky.

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.

Accident insurance

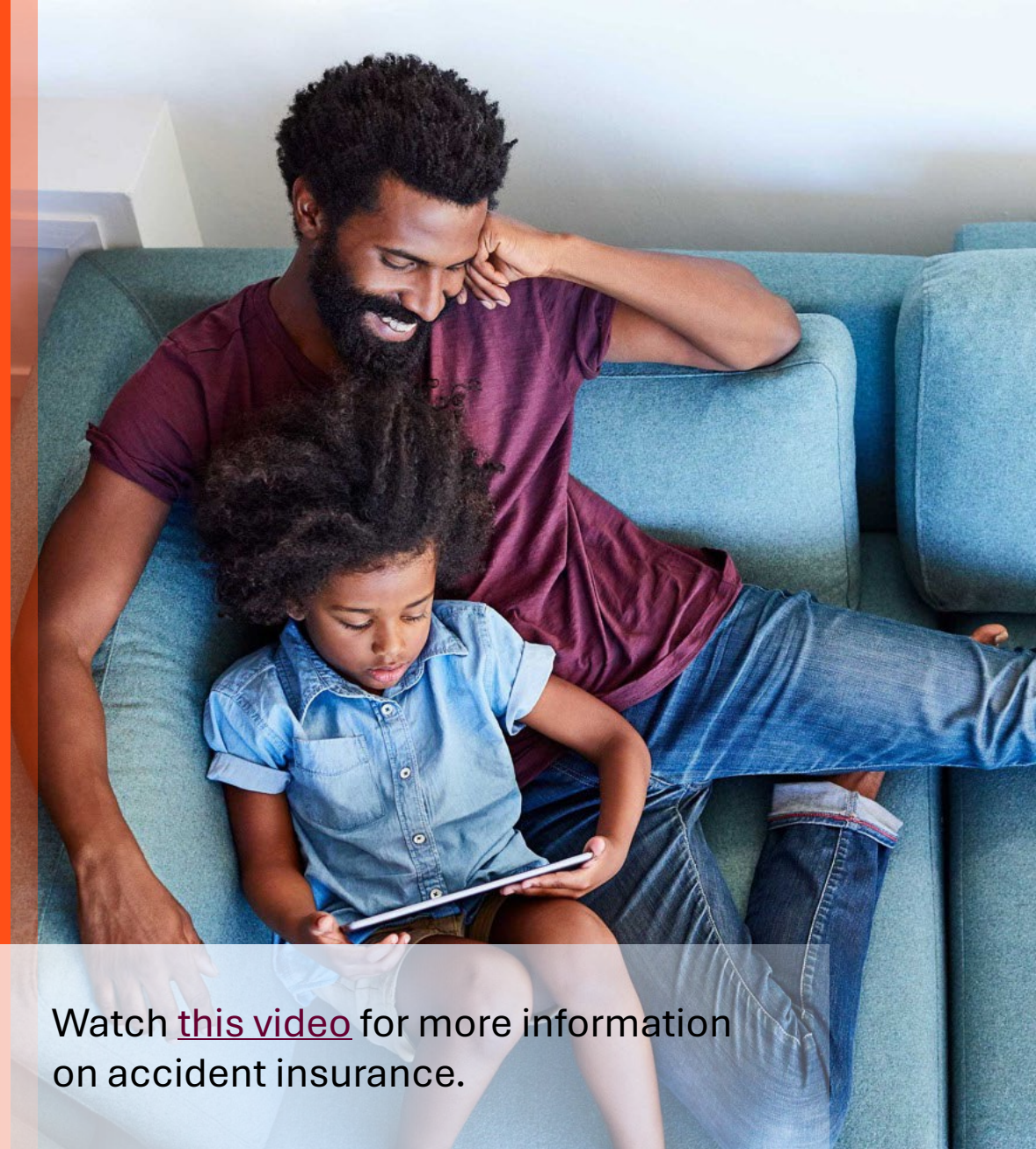
NEW IN 2026 FOR YOU AND YOUR FAMILY

Receive a check if a covered injury from an accident results in any of the following:

- Initial physician office or urgent care center visit
- Physician follow-up visits
- Emergency room (ER) visit
- X-ray
- Major diagnostic exams
- Physical, occupational, or chiropractic therapy
- Lacerations
- Dislocations and fractures



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



What's covered?

Covered accidents and services include:

ER visits
\$200

Ambulance
transportation
\$425

Hospital
admission and
confinement
\$1000 &
\$200/day

Intensive care
\$2000

Surgeries
\$250-2000
varies by type

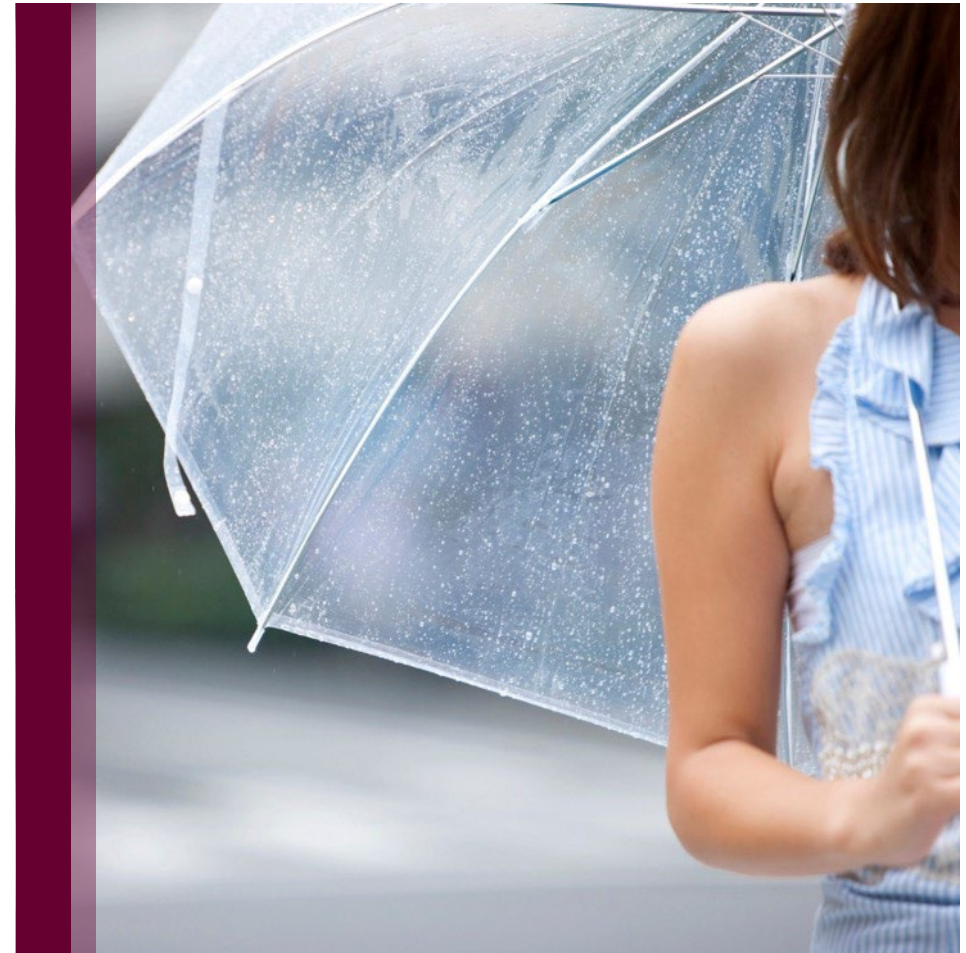
Fractures
\$125 – 4000
varies by type

Dislocations
\$400 – 4000
varies by type

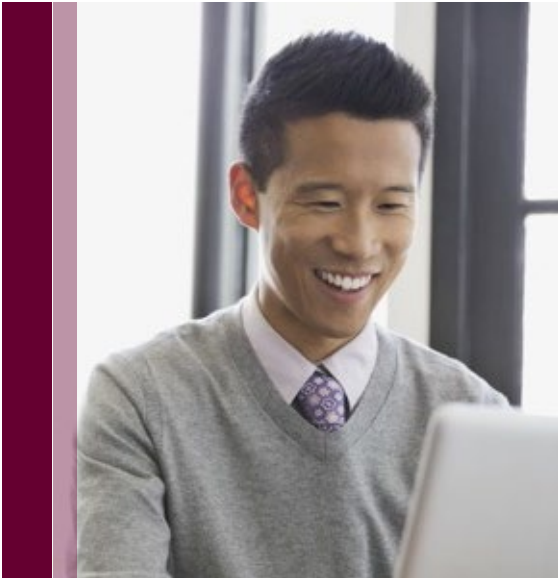
Concussions
\$400

Sport Injury*
(child only)
50%

*Organized sport that requires formal registration to participate. does not include unstructured play such as pick-up games or spontaneous play.



How this coverage works



Bob, a 30-year-old accountant, plays softball with friends. During one game, he slides into third base and breaks his ankle. Under the Lincoln accident plan, Bob's injury triggers many benefits.¹

Bob

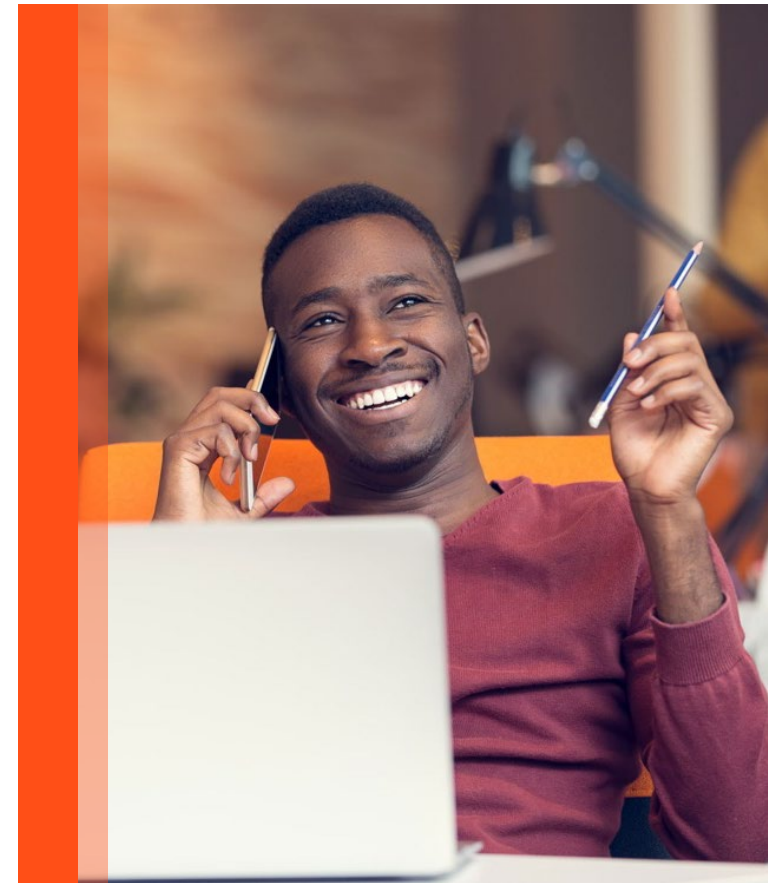
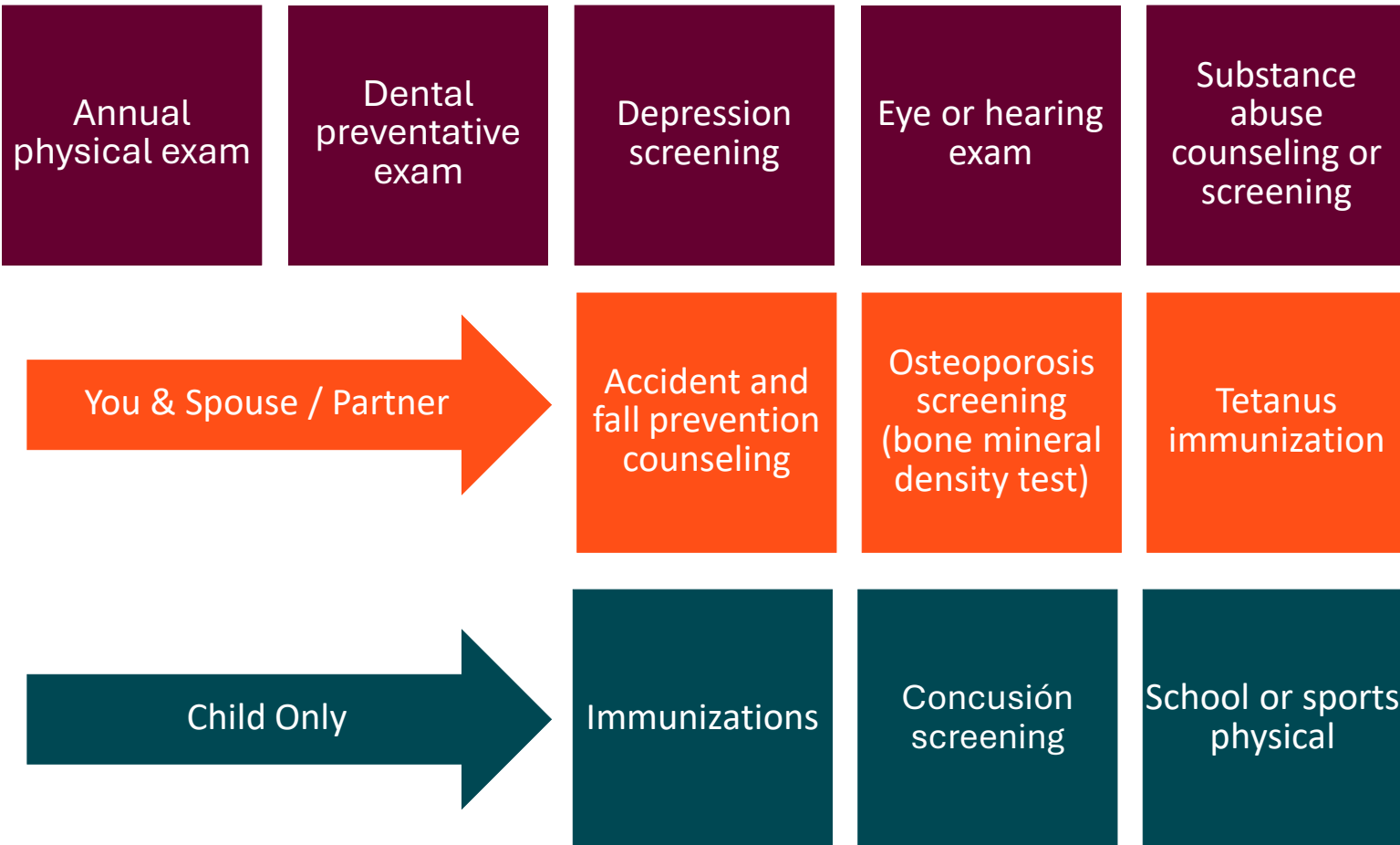
Ambulance	\$425
ER visit	\$200
Ankle surgery	\$3,000
Hospital admission	\$1,000
Hospital confinement	\$400 (\$200/day x two days)
Physical therapy	\$750 (\$75 x up to ten sessions)
Crutches	\$150
Total benefit	\$5,925

¹ For illustrative purposes only. Benefits are specific to your plan and may vary from the amounts shown.

Health assessment benefit

Accident insurance includes a \$75 cash benefit for important tests each year

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



Questions?

Up next... Hospital Indemnity

Hospital indemnity

NEW IN 2026 FOR YOU AND YOUR FAMILY

Receive a check for the following related to a hospitalization:

- Hospital admission
- Hospital confinement
- Hospital ICU admission and/or confinement
- Rehabilitation facility
- Substance abuse treatment
- Mental disorder treatment



Watch [this video](#) for more information on hospital indemnity insurance.



Hospital indemnity benefits in action



Anita

Effective date: January 1, 2026

Hospital admission benefit:

\$1,000 (two days per calendar year)

Hospital confinement benefit:

\$200 (30 days per calendar year)

Benefit paid on second day of confinement.

Hospital ICU admission benefit:

\$2,000 (one day per calendar year)

Hospital ICU confinement benefit:

\$400 (30 days per calendar year)

Benefit paid on second day of confinement.

Hospital NICU admission: 25%

Hospital NICU confinement: 25%

February 1, 2026

An insured mom goes to the hospital for routine childbirth but has complications, and the newborn child is admitted to the Neonatal Intensive Care Unit (NICU). The insured mom stays in a standard hospital bed for five full days, and the baby is in the NICU for four full days.

Claim paid:

Hospital admission	\$1,000
Hospital confinement (mom four days)	\$800
Hospital ICU admission (newborn child)	\$2,000
Hospital ICU confinement (newborn child three days) ¹	\$1,200
Hospital NICU admission child	\$500
Hospital NICU confinement	\$300

Mom = \$1,800

Child = + \$4,000

Total claim paid benefits = \$5,800

¹ Hospital confinement begins on the second day and requires a minimum of 23 hours confined to qualify.

¹ Standard provisions apply. Fictional example, demonstrating how hospital indemnity insurance works. Exact premium and benefits may vary by plan.

Health assessment benefit

Hospital indemnity insurance includes a \$50 cash benefit for important tests each year

Receive a cash benefit for tests, including:

Annual
physicals

Infectious
disease-
related tests

Behavioral
tests

Blood tests

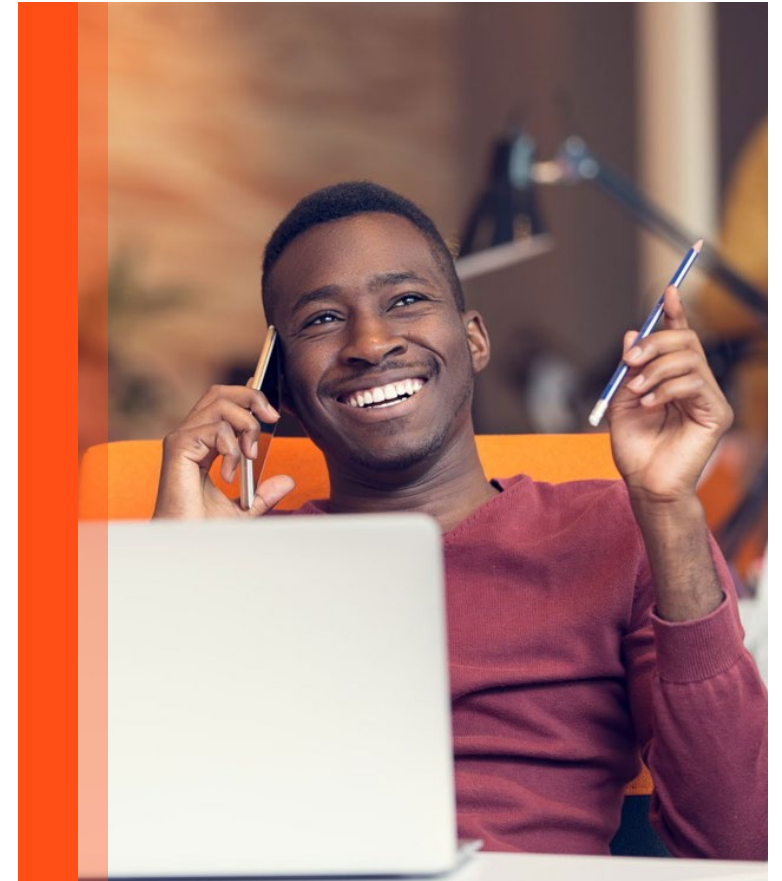
Immunizations

Prenatal
counseling

Cancer
screenings

Vitamin D
screenings

Mental
disorder and
substance
abuse
screenings



Questions?

Up next... Critical Illness

Critical illness

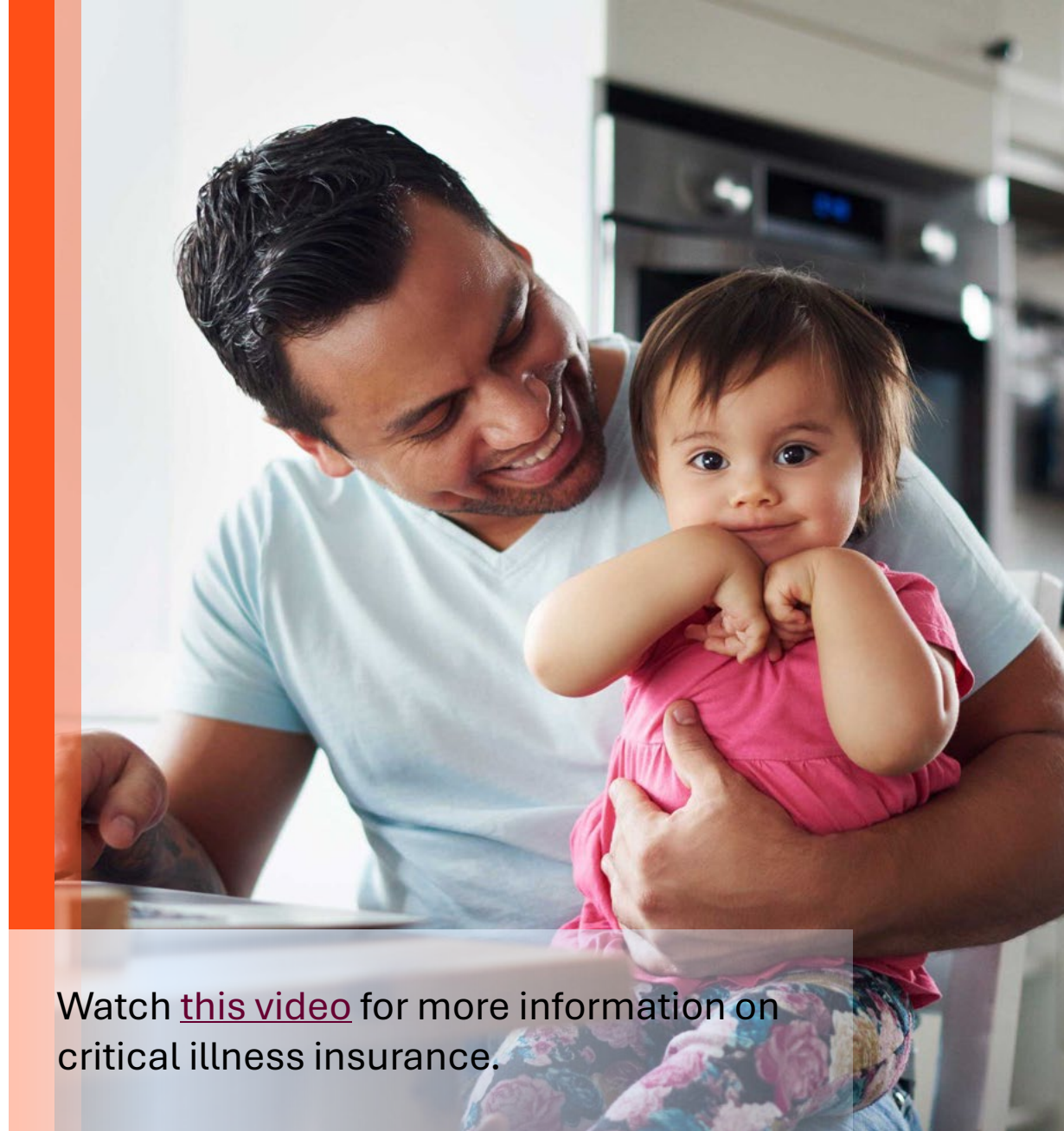
ENHANCED FOR 2026!

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



Enhancements for 2026

New in 2026!

Top **childhood conditions** are now covered for your dependent child (up to age 26)

- Cerebral Palsy 100%
- Cleft Lip / Cleft Palate 100%
- Cystic Fibrosis 100%
- Down Syndrome 100%
- Muscular Dystrophy 100%
- Spina Bifida 100%
- Type 1 Diabetes 100%



What else is covered?

Supplemental Conditions

- AIDS - 100%
- Alzheimer's disease - 50%
- Parkinson's disease - 100%
- ALS/Lou Gehrig's disease - 100%
- Multiple sclerosis - 25%
- 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

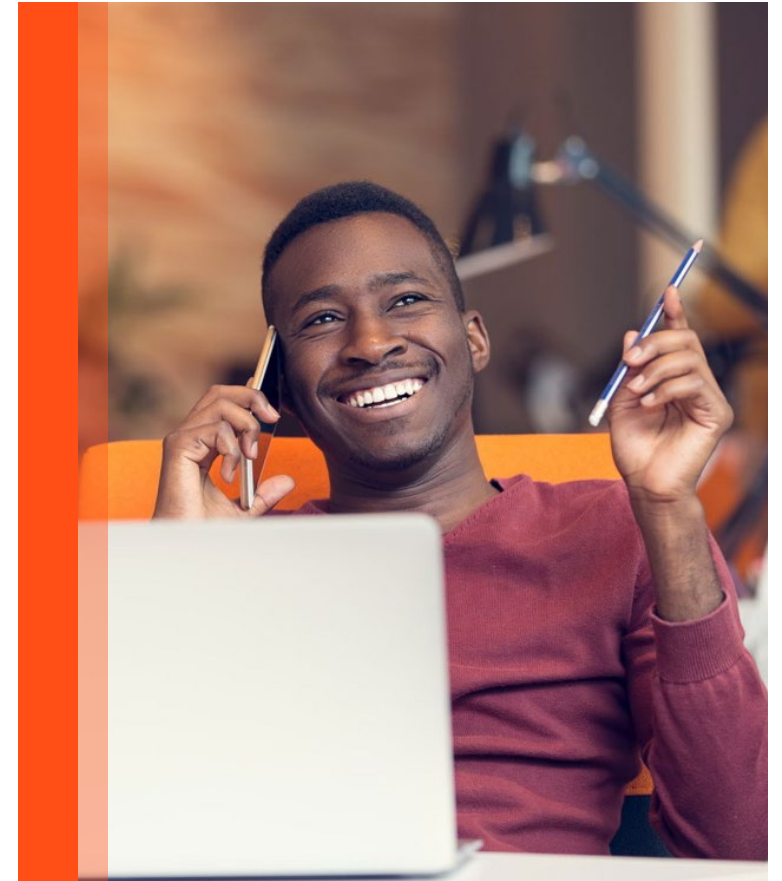
EKGs

Bone density
screenings

Cancer
screenings

Colonoscopy

Chest X-ray



Questions?

Up next... Enrollment Reminders

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

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
- Dependent children are eligible to age 26





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

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



