

Critical illness insurance can take some of the worry out of getting sick.

No one likes to think about it, but a critical illness can strike at any time. Compounding the challenges of an illness are the financial hardships it can bring.

Critical illness insurance from Lincoln Financial Group can help. If you or a loved one is diagnosed with a covered illness or event, you receive a cash benefit to use however you wish. It's that simple, and so very important.

For example, you can use the cash benefit to help pay for a treatment your other insurance doesn't cover, or even living expenses while you are recovering.

It pays to have critical illness insurance.

Consider all of the expenses you may be faced with, such as:

- Health insurance deductibles and copays
- Travel and lodging costs for specialty treatment facilities
- Experimental or alternate treatments
- Child care
- Living expenses like your mortgage, utilities, and groceries

Critical illness insurance can help pay for these and more. The plan also provides valuable benefits and services that can help you and your loved ones along the road to recovery — and even help you stay healthy. See the enclosed Summary of Benefits for details and coverage amounts.

It's affordable, too, with group rates.

Group rates are typically more affordable than what you might pay for an insurance plan on your own. And with payroll deduction, no money is due now. Your premium simply comes out of your paycheck.





**Now Available to
Trinity Health:
Critical illness insurance with affordable group rates**

Be ready for whatever comes your way.

You don't know what life may hold for you and your loved ones. But you *can* take an important step now to help prepare for an unexpected critical illness or event.

Here's how this important coverage works.

If you or a loved one is diagnosed with a covered critical illness or event, you receive a lump sum cash benefit. This is in addition to any other insurance you may have. Critical illnesses and events are categorized according to type:

- Heart, such as heart attack, heart transplant, or stroke
- Cancer, such as invasive cancer or a benign brain tumor
- Organ, such as end stage kidney failure or a major organ transplant
- Quality of life, such as advanced Alzheimer's disease or ALS
- Child health issues, such as specified genetic disorders or type 1 diabetes

If, over time, you are diagnosed with more than one critical illness or event, you may receive more than one cash benefit. See the plan policy for details.

Coverage is also available for a spouse and dependent children. A complete Summary of Benefits is included on the next few pages.

Here's how little you pay with group rates.

- A 40-year-old colleague who doesn't use tobacco can get \$5,000 of critical illness insurance for just \$2.04 per pay period.

See the Summary of Benefits for coverage amounts and bi-weekly premiums.

The Lincoln Critical Illness Plan:

- Provides a cash benefit if you or a covered family member is diagnosed with a critical illness or event
- Features group rates for Trinity Health colleagues
- Includes *Lincoln CareCompass*®, which provides an important critical illness assessment benefit, child care benefit, travel assistance, plus confidential access to counselors for personal, legal, and financial assistance
- Also includes access to a personal health advocate who can assist you in managing healthcare services for you and your entire family

No money is due at enrollment. Your premium simply comes out of your paycheck.

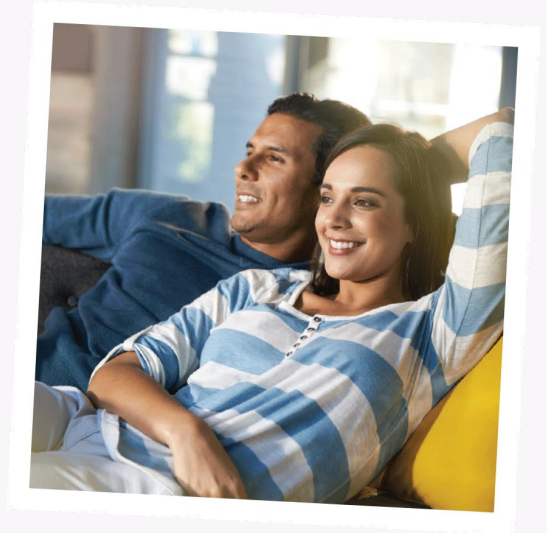


Critical Illness Insurance Summary of Benefits

Prepared for: **Trinity Health**

Group rates for Trinity Health colleagues make critical illness insurance more affordable than ever. Additional benefits and services of the plan are outlined below.

Your premium comes out of your paycheck, so no money is due now.



Coverage for You

You can secure critical illness insurance if you are an active Trinity Health colleague. In the event of a covered illness, a cash benefit is paid to you based on the coverage amount you select.

Critical Illness Insurance | Colleague

Guaranteed coverage amount	\$5,000
Maximum coverage amount	\$30,000

Guaranteed Coverage Amounts

- If this is your first opportunity to enroll for coverage, you can choose a coverage amount up to \$5,000 without providing evidence of insurability (documentation of your health history).
- If you have had a prior opportunity to enroll for coverage and choose to add or increase coverage during this enrollment, you must provide evidence of insurability.
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required. See the Evidence of Insurability page for details.

**Group Rates for You
If You are not a Tobacco User**

Colleague | Non-Tobacco User Bi-Weekly Premiums

Your Age Range	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
17 - 30	\$1.32	\$2.61	\$3.93	\$5.22	\$6.54	\$7.83
31 - 40	\$2.04	\$4.04	\$6.08	\$8.08	\$10.12	\$12.12
41 - 50	\$4.13	\$8.25	\$12.38	\$16.50	\$20.63	\$24.75
51 - 60	\$7.22	\$14.40	\$21.62	\$28.80	\$36.02	\$43.20
61 - 70	\$12.67	\$25.30	\$37.97	\$50.60	\$63.27	\$75.90

**Group Rates for You
If You are a Tobacco User**

Colleague | Tobacco User Bi-Weekly Premiums

Your Age Range	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
17 - 30	\$1.89	\$3.74	\$5.63	\$7.48	\$9.37	\$11.22
31 - 40	\$3.78	\$7.53	\$11.31	\$15.06	\$18.84	\$22.59
41 - 50	\$7.84	\$15.65	\$23.49	\$31.30	\$39.14	\$46.95
51 - 60	\$15.04	\$30.06	\$45.10	\$60.12	\$75.16	\$90.18
61 - 70	\$27.06	\$54.09	\$81.15	\$108.18	\$135.24	\$162.27

Coverage for Your Spouse

You can secure Critical Illness insurance for your spouse when you choose coverage for yourself.

Critical Illness Insurance Spouse	
Guaranteed coverage amount	\$5,000
Maximum coverage amount	\$15,000

Guaranteed Coverage Amount

- If this is your first opportunity to enroll for coverage, you can choose a coverage amount up to \$5,000 for your spouse without providing evidence of insurability (documentation of your health history).
- If you have had a prior opportunity to enroll for coverage and choose to add or increase coverage for your spouse during this enrollment, you must provide evidence of insurability.
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required. See the Evidence of Insurability page for details.

Group Rates for Your Spouse

If Your Spouse is not a Tobacco User

Spouse | Non-Tobacco User Bi-Weekly Premiums

Colleague Age Range	\$5,000	\$10,000	\$15,000
17 - 30	\$1.32	\$2.61	\$3.93
31- 40	\$2.04	\$4.04	\$6.08
41- 50	\$4.13	\$8.25	\$12.38
51- 60	\$7.22	\$14.40	\$21.62
61- 70	\$12.67	\$25.30	\$37.97

Group Rates for Your Spouse

If Your Spouse is a Tobacco User

Spouse | Tobacco User Bi-Weekly Premiums

Colleague Age Range	\$5,000	\$10,000	\$15,000
17 - 30	\$1.89	\$3.74	\$5.63
31- 40	\$3.78	\$7.53	\$11.31
41- 50	\$7.84	\$15.65	\$23.49
51- 60	\$15.04	\$30.06	\$45.10
61- 70	\$27.06	\$54.09	\$81.15

Coverage for Your Dependent Children

You can secure critical illness insurance for your dependent children when you choose coverage for yourself.

Critical Illness Insurance | Dependent Children

Guaranteed coverage amounts	\$5,000 and \$10,000 (up to 50% of the colleague's coverage amount)
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Guaranteed Coverage Amounts

- You can choose from the coverage amounts above for your dependent children.

Child Dependent coverage offered at no additional cost.

Cash Benefits by Category

Heart	Your Cash Benefit
Heart attack	100% of coverage amount
Heart transplant	100% of coverage amount
Stroke	100% of coverage amount
Arteriosclerosis	10% of coverage amount*
Aneurysm	10% of coverage amount*

*Lifetime benefit limit of two diagnoses

Cancer	Your Cash Benefit
Invasive cancer	100% of coverage amount
Cancer in situ	25% of coverage amount
Benign brain tumor	25% of coverage amount
Bone marrow transplant	25% of coverage amount

Organ	Your Cash Benefit
End stage kidney failure	100% of coverage amount
Major organ transplant	100% of coverage amount
Acute respiratory distress	25% of coverage amount

Quality of Life	Your Cash Benefit
ALS/Lou Gehrig's disease	100% of coverage amount
Advanced Alzheimer's disease	100% of coverage amount
Advanced Parkinson's disease	100% of coverage amount
Advanced multiple sclerosis (MS)	25% of coverage amount
Loss of sight, hearing, or speech	25% of coverage amount

Cash Benefits

- Critical illness events are grouped by categories. If you or a covered loved one is diagnosed with any of the critical illness conditions on your plan, you will receive a lump sum cash benefit. This is in addition to any other insurance coverage you may have.
- If you have more than one covered illness or the same condition is diagnosed a second time, you may receive more than one cash benefit subject to the following:
 - A *new* diagnosis of a *different* condition within the *same* category must be separated by 180 days.
 - A *new* diagnosis of a *different* condition within a *different* category must be separated by 90 days.
 - The maximum payment under any category is 200% of the benefit amount you selected.

Pre-existing Condition

- If you have a medical condition that begins before your coverage takes effect, and you receive treatment for this condition within the 3 months leading up to your coverage start date, you may not be eligible for benefits for that condition until you have been covered by the plan for 12 months.

Additional Plan Benefits, Options, and Services

<i>Lincoln CareCompass</i> [®]	
Personal health advocate services	Included
Critical illness assessment benefit	Included
Child care expense benefit	Included
Support services	Included
Travel assistance services	Included

Lincoln CareCompass[®]

- This innovative program is at the very core of the Lincoln Critical Illness Insurance plan. The program's valuable benefits and services can help you and your loved ones:
 - Navigate the complex challenges you might face with a serious illness or event
 - Receive critical support as you start down the road to recovery
 - Stay healthy by identifying potential health concerns early
- Many of these benefits and services are available to both you and your family, and can be used at any time — not just when someone gets sick.

Personal Health Advocate Services

- A personal health advocate is available to assist you in managing your healthcare needs — even if you or a loved one hasn't been diagnosed with a critical illness or event. It's like having your own personal healthcare concierge.
- All of the following services are available to you and your entire family (including your parents and in-laws):
 - Coordination of care among different providers
 - Assistance in understanding medical information
 - Arrangements for home care equipment
 - Identification of specialists
 - Facilitation of second opinions
 - Medical appointment scheduling
 - Evaluation of clinical trials
 - Coordination of hospice, adult day care, and other services
 - Assistance with health insurance benefit coordination
 - Validation of insurance statements and self-pay bills
 - Negotiation of provider service fees
 - Cost estimates for healthcare services
 - Advice on insurance appeals

Critical Illness Assessment Benefit

- You receive a \$50 cash benefit every year you have one or more covered critical illness screening tests. This is in addition to what your health insurance may cover.
- There are 24 covered screening tests, including electrocardiograms, mammograms, colonoscopies, chest X-rays, and stress tests.
- This benefit is also available to covered family members.

Child Care Expense Benefit

- You receive a \$25-a-day cash benefit per child for up to 30 days of child care expenses if you or a covered spouse is hospitalized due to a critical illness or event.

Support Services

- This important assistance program provides you and your family access to a wide range of support services, including:
 - *LegalConnect*[®] legal information, assistance, and referrals
 - *FinancialConnect*[®] debt management, budgeting, taxes, and estate planning
 - *FamilySource*[®] child- and elder-care services, adoption, pet care, housing, home repair, and more
- You also have access to confidential, over-the-phone counseling for:
 - Coping with a critical illness
 - Emotional issues, including grief
 - Follow-up care and monitoring

Travel Assistance Services

- You can receive special assistance when traveling 100 or more miles from home for treatment of a critical illness or any reason.
- Services include:
 - Assistance in arranging flights, rental cars, and lodging
 - Emergency medical evacuation
 - Emergency travel assistance
 - Transportation to join a hospitalized loved one
 - Transportation home for your dependent child if left unattended
- Updates on your condition to your family if you have a medical emergency while traveling

Occupational HIV/Hepatitis B, C, or D Benefit Option	Bi-Weekly Premium per \$1,000 benefit
Colleagues	\$0.014

Occupational HIV/Hepatitis B, C, or D Benefit Option

- If you test positive for HIV-1, HIV-2, Hep B, Hep C, or Hep D as a result of accidental exposure on the job as a healthcare worker, you receive a cash benefit. This is in addition to any other insurance coverage you may have.
 - Healthcare workers include medical professionals, police officers, and firefighters.
- The cash benefit is 100% of the critical illness plan coverage amount you select.
- This benefit option is available to colleagues only.

Accident Benefit	
Colleague & spouse	Included

Accident Benefit

- If you suffer a coma, severe burn, or paralysis as a result of an accident, you receive a cash benefit. This is in addition to any other insurance coverage you may have.
- The cash benefit is 100% of the critical illness plan coverage amount you select.
- This benefit is included for colleagues and family members who are covered by the critical illness insurance plan.

Additional Plan Benefit

Portability

Included

Portability

- You may be able to continue your coverage up to age 90 if you leave your job.
- To take advantage of this benefit, send your written application and first premium payment to Lincoln Financial Group within 31 days of the date your coverage would otherwise end.

Note: See the policy for details and specific requirements for each of these benefits.

Benefit Exclusions

Like any insurance, this critical illness insurance policy does have some exclusions. These include critical illnesses and events that are diagnosed during the pre-existing condition period or after the coverage ends, or when:

- The lifetime maximum cash benefit for a category has been reached (at which time, coverage for that category will end)
- A new critical illness is diagnosed within 90 days of another covered critical illness in a different category
- A new (or recurring) critical illness is diagnosed within 180 days of another covered critical illness in the same category
- A critical illness that falls within the Quality of Life category is diagnosed prior to the start of coverage

In addition, a cash benefit will not be paid if an event occurs while:

- Inflicting or attempting to inflict injury to one's self (including suicide)
- Committing or attempting to commit a felony
- Participating in a riot, or as a result of a war or an act of war
- Serving as a member of the military, including the Reserves and National Guard
- Residing outside the U.S., U.S. territories, Canada, or Mexico for more than 12 months
- Being held in a prison or detention facility

The accident benefit option does not cover injuries that occur while:

- Participating in a high-risk or extreme sport, such as bungee jumping, parachuting, base jumping, and mountaineering
- Undergoing cosmetic or elective surgery
- Under the influence with a blood alcohol level of .08 grams or more per 100 milliliters of blood
- Deliberately inhaling gas (such as carbon monoxide) or using drugs other than those prescribed by a physician and administered as prescribed
- In the course of any employment for wage or profit
- Participating in, practicing for, or officiating a semi-professional or professional sport
- Riding in or driving a vehicle for race, stunt show, or speed test

The accident benefit option does not cover sickness or disease. A complete list of benefit exclusions is included in the policy. State variations apply.

Critical Illness Insurance Summary of Benefits

Questions? Call 800-423-2765 and mention ID CATHOLICEA.

This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the contract, the contract will govern.

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