Health assessment benefit

A valuable part of your group critical illness insurance

It pays to prioritize your family's health

Healthcare professionals recommend regular health screenings — and for good reason. Screenings can detect potential medical conditions early so that you can take necessary preventive measures to stay healthy.

Now, you have another incentive: If you're enrolled in Lincoln Critical Illness Insurance, we'll pay you for staying current with important screenings, not only for yourself but also for your entire family. Below, you'll find coverage details for a range of screenings and tests.

- Receive cash back for one covered screening per covered individual each plan year, with no waiting period.
- Submit claims easily at LincolnFinancial.com, or via email, phone, fax, or U.S. mail.
- Your health assessment benefit will be paid within 24 hours of receiving a completed claim form.

Get money back for keeping up with your health screenings

- Stress test
- Abdominal, aortic, or carotid ultrasound
- Computed tomography (CT) angiography
- Electrocardiogram (EKG/ECG)
- Mammography
- Breast ultrasound
- Pap smear
- Cancer antigen 15-3 (CA 15-3) (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- Prostate-specific antigen (PSA) (blood test for prostate cancer)
- Carcinoembryonic antigen (CEA) (blood test for colon cancer)
- Serum protein electrophoresis (blood test for myeloma)
- Bone marrow testing
- Colonoscopy
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Double contrast barium enema
- Helical CT scan
- Dental brush biopsy or other FDA-approved screening for oral cancer
- Diabetes (A1C or fasting glucose)
- HIV screening
- Hepatitis screening
- Human papillomavirus (HPV) screening
- Blood chemistry profile



Schedule your important screenings, stay healthy, and get cash back.

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In California, Massachusetts, New Jersey, and New York, applicants must have major medical insurance to be eligible for critical illness coverage.

Health assessments are not available in Colorado, Michigan, Minnesota, Missouri, or Virginia.

Some benefits have limits on the number of services provided or limit the time frame in which the services must be rendered. See your certificate booklet or policy for more information.

California includes screenings for any cervical cancer screening test approved by the FDA and any other generally medically accepted cancer screening test.

This insurance product does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

THIS IS A LIMITED POLICY. Policy is conditionally renewable.