



Lincoln Concierge Care Coordination

The right resources at your fingertips

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

Insurance products issued by:
The Lincoln National Life Insurance Company

LCN-3150646
ICC20-LCN-3150646

The purpose of this communication is the solicitation of life insurance.
A licensed insurance agent/producer will contact you.

LIFE SOLUTIONS

Client Guide

A comprehensive strategy is key

Long-term care (LTC) planning is more than having enough money to pay for care services; it's about building a comprehensive strategy. By making the choice to plan ahead now, your loved ones may help make the right choices for you throughout your journey.

As part of our commitment to enable you to build a customized plan earlier, we provide **Lincoln Concierge Care Coordination**. It is offered exclusively with the purchase of your Long-Term Care Rider for an additional cost alongside your Lincoln life insurance policy and is subject to underwriting. This service helps prevent your loved ones from having to make tough decisions without your input.

Our guaranteed service provides you with complimentary access to the resources and flexibility needed to better protect your loved ones from the emotional, financial, time-consuming and administrative impact of a long-term care event.

Our service enables you to:



Access an online library

You'll find a wealth of information, such as third-party articles, videos and checklists on a multitude of topics regarding health, aging and elder care.



Explore services

See what's available — from skilled nursing to home health care and community options.



Receive objective advice

Request a Provider Search & Match, a customized list of provider options in your area.



Connect your loved ones

Help your caregivers and family members closely communicate with each other about your evolving care needs.



Your care, your way

Thinking about your care preferences may seem overwhelming, but our tools enable you and your loved ones to easily research options and build a plan over time. By having a strategy in place before a long-term care event occurs, you'll be reducing the challenges that you and your loved ones could face.

By your side every step of the way

Should you need care, Lincoln provides you with a dedicated Care Specialist who will provide you personalized support and be your point of contact throughout the entire claims process.

Your Care Specialist may help:

- ✓ File a claim through our streamlined process either online or by phone.
- ✓ Access your long-term care funds quickly and seamlessly.
- ✓ Set up direct billing with caregivers and direct deposit to receive and manage your funds easily.

The Lincoln commitment

With **decades of long-term care claims-paying experience**,¹ and more than a century of financial strength and stability,² we remain steadfastly committed to treating our clients and their loved ones with kindness and providing an experience marked by knowledge and simplicity.

- ✓ Our LTC team has an average team tenure of 12 years with Lincoln and 8 years in the Claims department.³
- ✓ No outsourcing — all long-term care claims are processed in-house in Greensboro, NC.
- ✓ A history of processing reimbursements within an average of 5 days or less, after all requirements are met.⁴

¹ Lincoln long-term care solutions have been sold since 1988.

² The Lincoln National Life Insurance Company was established in 1905.

³ As of December 31, 2018.

⁴ Based on 2018 Lincoln long-term care solutions claims, provided by Lincoln Information Systems.

Lincoln's Concierge Care in action

EDUCATE



Research LTC topics

You and your loved ones have exclusive access to a research library, designed to help you plan for your independence, including:

- Articles to provide you with information you need on a variety of aging and independence issues
- Third-party videos to provide you with valuable insight and information



Connect your loved ones

Our care circle keeps loved ones and caregivers communicating, connected and informed by:

- Developing a social network of your family, friends and medical professionals
- Providing loved ones who may not live nearby with regular, informal updates
- Ensuring quick communication across your network if you need additional attention



Tailor your care

Completing an optional assessment may offer useful information and help you:

- Identify your stage of planning based on your answers
- Make suggestions to help maintain independence and stay connected
- Incorporate the suggestions into a continuously evolving action plan

PLAN



Find providers

Prepare for the care you may want or need by using our Details Comparison tool, which allows you and your loved ones to:

- Identify and learn about facilities and agencies in your preferred location
- Compare their offerings, staff and rates in an easy-to-read spreadsheet



Find the right fit

Our interactive map allows you to see what services are available to you wherever you may be living, including:

- Assisted and independent living facilities
- Home health care agencies
- Community organizations



Compare care costs

Our map allows you to easily compare costs of care by state such as:

- Care providers, including home health agency and assisted living facility costs by state
- Average rates for the currently available year and previous years to see how rates have changed

Stay connected and independent

ACCESS

BENEFIT



Need for care

You've experienced a LTC event, and are certified as Chronically Ill (unable to perform at least two Activities of Daily Living (ADLs) for at least 90 days or require Substantial Supervision due to a Severe Cognitive Impairment). ADLs include:¹

- Bathing
- Eating
- Contenance
- Toileting
- Dressing
- Transferring



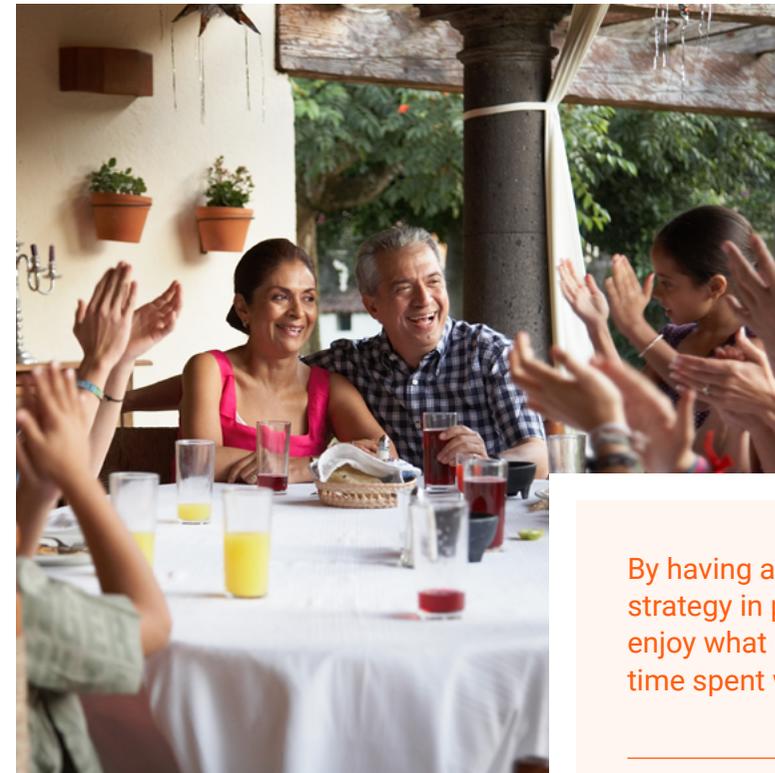
Submit a claim

You or a loved one may start a claim online with *Lincoln i-Claim*SM or by phone. You will be assigned a dedicated Care Specialist, who will be your point of contact and provide support throughout the claim's process.



Access your benefits

After your claim is approved, qualified services and care provided will be reimbursed. Your dedicated Care Specialist will help you set up direct billing for seamless payments. Additionally, for reimbursable expenses, Lincoln offers electronic funds transfer (EFT)/direct deposit.



By having a comprehensive care strategy in place, you may now enjoy what matters most — quality time spent with your loved ones.

Our zero-day elimination period helps you access your benefits sooner, once qualified.

¹ Subject to meeting eligibility requirements.



Claims—frequently asked questions

Q1. Do I need to pay my care providers and provide a receipt to be reimbursed?

A. Direct billing from the care provider to Lincoln may be established.

Q2. How frequently may I be reimbursed?

A. Weekly, biweekly or monthly.

Q3. How long do reimbursements take?

A. Most claims are paid in an average of five business days or less after approval.

Q4. Could a facility or care provider be reimbursed directly?

A. Yes. Your Care Specialist helps set up a direct payment schedule.

Q5. How do I receive my benefits?

A. You may easily receive your funds via a check through the mail or EFT/direct deposit.

Q6. Once I begin receiving benefits, am I able to start and stop as necessary?

A. Yes. If you are no longer receiving care, you may stop your benefit payments and start them again if your need changes and all eligibility requirements are met.

Q7. If I have already paid for care, may I be reimbursed retroactively?

A. If you were benefit-eligible, and the provider confirms that services were provided, we may pay claims retroactively after you've gone through the claims process.

Q8. How may a family member handle a claim on my behalf?

A. They will need to provide basic policy information, such as policy number and date of birth.

How to get started



Register

- Create your LOGIN by visiting planmyltc.com.
- Fill out required fields: first/last name, email, date of birth and policy number.
- Enter your sponsor code: **Lincoln Financial**.



File a long-term care claim

You or your loved ones may file a claim by phone or online:

- Call **800-487-1485** and a dedicated Care Specialist will assist you.
 - Or visit LincolnFinancial.com to start a *Lincoln i-Claim*SM.
- When filing a claim, it's important to have these items ready:
- The policyowner's name, address and date of birth
- Policy number(s)
- Type of claim – for example, home care or nursing facility admission – and date of onset
- Brief description of the reason for the claim – for example, injury or illness
- If the policyowner is unable to initiate the claim, a durable power of attorney (POA) will be required.



LTC claims cards

Complete the information below to help you or your loved ones submit a claim with ease.

Keep this card with you.



To submit a LTC claim, call Lincoln at 800-487-1485 and a dedicated Care Specialist will assist you.

Name _____

Address _____

Date of birth _____

Policy number _____

Give this card to a loved one.



To submit a LTC claim, call Lincoln at 800-487-1485 and a dedicated Care Specialist will assist you.

Name _____

Address _____

Date of birth _____

Policy number _____

Backed by a company with more than a century of financial stability

With more than 30 years of experience in developing long-term care solutions,¹ Lincoln remains steadfastly committed to equipping our customers with the strategies they need to accomplish their goals.



Ask your financial professional about adding the Long-Term Care Rider to your life insurance policy.

¹ Lincoln long-term care solutions have been available since 1988.

Insurance products issued by

The Lincoln National Life Insurance Company, Fort Wayne, IN.

Important Information:

Concierge Care Coordination includes claims support provided by Lincoln Financial and services provided by a third-party vendor not affiliated with Lincoln Financial. Concierge Care third-party vendors do not provide direct care or home services. Participating providers are not agents or employees of Lincoln Financial Group or the third-party vendor. Results and outcomes cannot be guaranteed. The availability of any provider cannot be guaranteed and is subject to change. Lincoln Financial does not monitor or participate in the review of programs or services referred or recommended by third-party vendors. Long-term care coverage is provided through the Long-Term Care Rider offered through your Lincoln policy.

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Lincoln VUL^{ONE} (2021) policy form 20-VUL689/20NLER-620 with optional rider form ICC20LTC-7090; *Lincoln VUL^{ONE}* (2019) policy form, ICC19-VUL686/ICC19ONER-686/19-VUL686/ONER-686 with optional rider form ICC20LTC-7090; *Lincoln AssetEdge[®]* VUL (2020) policy form ICC20-VUL688/20-VUL688 with optional rider LTC-7090 and state variations are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

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Lincoln variable universal life insurance is sold by prospectuses. Carefully consider the investment objectives, risks, and charges and expenses of the policy and its underlying investment options. This and other important information can be found in the prospectus for the variable universal life policy and the prospectus for the underlying investment options. Prospectuses are available upon request and should be read carefully before investing or sending money. For current prospectuses, please call 800-444-2363 or go to www.LincolnFinancial.com.

With variable products, policy values will fluctuate and are subject to market risk and to possible loss of principal. Products, riders and features are subject to state availability. Limitations and exclusions apply.

It is possible coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.

For use only in the following states: AZ, CT, DE, FL, IN, NJ, SD.

Not a deposit
Not FDIC-insured
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May go down in value

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