



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-4781499-060922

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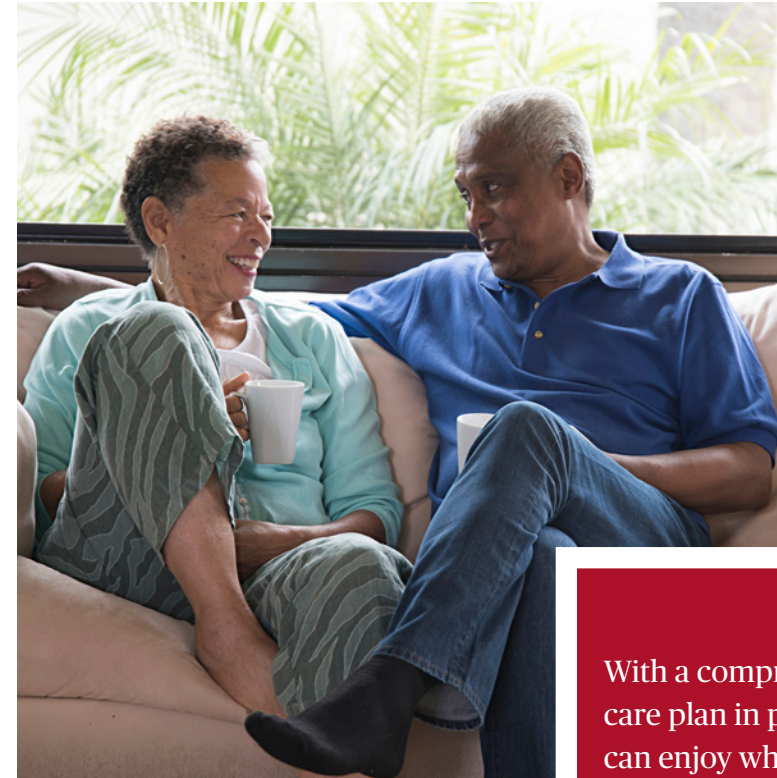
LONG-TERM CARE
PLANNING

Policyholder Guide

A comprehensive strategy is key

Long-term care planning is more than having enough money to pay for care services; it's about building a comprehensive strategy. By planning ahead now, you can help your loved ones make the right choices for you when care is needed.

Lincoln is committed to enabling you to build a customized plan that helps you retain your independence once steps are taken toward securing long-term care. At the time of policy purchase, Lincoln's Concierge Care Coordination gives you immediate and complimentary access to the resources you need to better protect yourself and your loved ones from the emotional, financial and administrative impact of a long-term care event.



With a comprehensive care plan in place, you can enjoy what matters most – quality time with your loved ones.

Your care, your way

Thinking about your care preferences may seem overwhelming, but our tools and resources help you easily research options and build a personalized action plan. Lincoln Concierge Care Coordination enables you to retain your independence by helping you put an action plan in place prior to needing care.

Help coordinating the care



Develop a personalized action plan

You can get help with building a personal care plan that provides resources and care recommendations to assist in finding the care that fits your needs.



Explore provider services

Care specialists can assist you in finding what's available — from skilled nursing to home health care and community options.



Access an online library

This wealth of information, such as third-party articles, videos and checklists, covers a multitude of topics on health, aging and elder care.

The advantage of decades of claims-paying expertise¹



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

Services and support for you and your loved ones.

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

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 your independence, including:

- Articles on a variety of aging and independence issues
- Third-party videos with step-by-step checklists and valuable insight



Stay informed. Stay independent.

Explore in-home care and support providers that can help you stay independent longer. Services include:*

- Transportation
- Meal preparation
- Homemaker services



Compare care costs

Our tool provides an easy comparison of 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

Plan



Find providers

Prepare for the care you may want or need to:

- Receive assistance from care specialists to find providers and community resources.
- Access additional home and community support services and third-party sites.



Find the right fit

See which services are available where you live, including:

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



Personalized action plan

Care specialists will help you create an action plan customized to your personal needs that:

- Provides resources and care recommendations to assist in finding care to match your needs.
- Includes provider services from skilled nursing to home health care and community options.
- Helps you keep your independence by putting a plan in place prior to needing care.

*Some services are available at an additional cost.

Stay connected and independent

Access



Need for care

If you experience a long-term care event and become severely cognitively impaired or chronically ill, you may be unable to perform at least 2 of the 6 Activities of Daily Living without assistance (functional impairment) for a period of 90 days or more. These activities include:

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



Submit a claim

You or a loved one may start a claim online or by phone.



Access benefits

After your claim is approved, qualified services and care provided will be reimbursed. You can also get help setting up direct billing for seamless payments. Additionally, for reimbursable expenses, Lincoln offers electronic funds transfer (EFT)/direct deposit.

Benefit



Our 0-day elimination period helps you access your benefits sooner, once qualified.

Claims—frequently asked questions

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

A. No. Direct billing from the care provider to Lincoln may be established.

Q. How frequently may I be reimbursed?

A. Weekly, biweekly or monthly.

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

A. Yes. You can set up a direct payment schedule.

Q. How do I receive my benefits?

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

Q. 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 needs change.

Q. 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.

Q. How may a loved one file 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

- Log on by visiting LincolnFinancial.com where you can access your policy details and claim filing information.



What is needed to file a claim

- Policyowner's name, address, date of birth, and policy number(s)
- Type of claim – for example, home care or nursing facility admission – and date of onset
- Brief description of 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.

File a claim online at LincolnFinancial.com or by phone at 800-487-1485.



LTC claims cards

You and your loved ones should keep these cards on hand to help with submitting a claim.

For the policyholder



To submit an LTC claim, call Lincoln at 800-487-1485 or visit LincolnFinancial.com.

Name _____

Address _____

Date of birth _____

Policy number _____

For your loved ones



To submit an LTC claim, call Lincoln at 800-487-1485 or visit LincolnFinancial.com.

Name _____

Address _____

Date of birth _____

Policy number _____



Speak to your representative about adding a long-term care funding solution to your retirement plan.

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Insurance products issued by:

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

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Lincoln Concierge Care Coordination includes claims support provided 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 particular 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 applicable long-term care rider offered through your Lincoln policy.

A version of Lincoln Concierge Care Coordination is available for Lincoln MoneyGuard® solutions policy owners. However, the tools, resources and services may change or evolve over time.

All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Lincoln AssetEdge® VUL (2022) is issued on policy form 22-VUL606 and state variations 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.**

Lincoln VUL^{ONE} (2021) is issued on policy form ICC21-VUL689/20-VUL689/ICC21NLER-620/20NLER-620 and state variations 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.**

MoneyGuard Fixed AdvantageSM is a universal life insurance policy with a Long-Term Care Benefits Rider issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form ICC19-MG890/19-MG890 and state variations with the following riders: Value Protection Endorsement (VPE) on form ICC19END-10534/END-10534; Terminal Illness Acceleration of Death Benefit Rider (TIR) on form ICC19TIR-891/TIR-891; Long-Term Care Benefits Rider (LTCBR) on form ICC19LTCBR-890/LTCBR-890; Benefit Transfer Rider on form ICC21BTR-894/BTR-894. Available in all states except CA and NY.

Lincoln MoneyGuard® II is a universal life insurance policy issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN880/ICC13LN880 with the following riders: Value Protection Rider (VPR) on form LR880 and state variations/ICC15LR880 Rev; Long-Term Care Acceleration of Benefits Rider (LABR) on form LR881/ICC13LR881; optional Long-Term Care Extension of Benefits Rider (LEBR) on form LR882/ICC13LR882. Only available in CA.

MoneyGuard Market Advantage® is a variable universal life insurance policy issued on policy forms ICC20-MGV892/20-MGV892 with a Long-Term Care Benefits Rider (LTCBR) on Rider Form ICC20LTCBR-892/LTCBR-892, a Value Protection Rider on Form ICC20VPR-892/VPR-892 and a Benefit Transfer Rider on Form ICC22BTR-895/BTR-895.

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

The insurance policy and riders have limitations, exclusions and/or reductions; and are subject to medical underwriting. Long-term care benefit riders may not cover all costs associated with long-term care costs incurred by the insured during the coverage period. All contract provisions, including limitations and exclusions, should be carefully reviewed by the owner. For costs and complete coverage details, contact your agent or producer. A version of Lincoln Concierge Care Coordination is guaranteed for Lincoln MoneyGuard® solutions policyowners. However, the tools, resources and services may change or evolve over time. All information within is current as of the created date of this material.

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