A financial safety net for those breaks and falls



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Meet Kate, a 37-year-old working mom of three active elementary school kids.

My kids play — hard! Whether it's on the playground or roughhousing in the TV room, there's never a dull moment around here. Even my bookworm joins in. I love their energy, but there's a part of me that's worried about who'll get injured (next!).

When my company offered Lincoln's group accident insurance, there was no question of whether I would enroll. My coverage offers peace of mind and a cash benefit, should we have unexpected excitement around here.

While I added coverage because of the kiddos, would you believe it was me who ended up using it first? I tripped going down the stairs and ended up in the ER. How's that for a twist?

With my copay and high deductible, I was looking at more than a thousand dollars in medical bills. My accident coverage, which costs less per month than my kids' video game subscription, sent me a check that helped replenish what I had spent on my deductible and the babysitter for that ER trip.[1] All it took was a few clicks on Lincoln's portal.

The benefits of Lincoln insurance

With a commitment to caring for you and your family, Lincoln offers supplemental health insurance that can fill in financial gaps related to medical expenses. We've built these benefits with you in mind — affordable, accessible plans that help cover expenses stemming from chronic, serious illnesses and unexpected illnesses or accidents — concerns most expressed in a recent workforce study.[2]

These incident-based benefits are yours to use as you'd like. Lincoln's supplemental health benefits can help you keep up and move forward, whatever comes your way.

Please contact your benefits manager for more information.

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[1] "2020 U.S. Workplace Benefits Yearbook," LIMRA.

[2] "Lincoln Financial Group, GP Benefits Thought Leadership Study," Greenwald Research, March 2022.

Benefits vary based on employer plan design.

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