



Lincoln Concierge Care Coordination

The right resources at
your fingertips

Insurance products issued by:
The Lincoln National Life
Insurance Company

ICC21LCN-3486524-031021
LCN-3486524-031021

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Not insured by any federal government agency	Not a deposit	Not FDIC-insured
May lose value (variable products)	Not guaranteed by any bank or savings association	

LONG-TERM CARE
PLANNING

Client 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 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 at the time of policy purchase to help 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.



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.

Our care planning resources provide you with complimentary access to the resources and flexibility needed to plan over time and better assist your loved ones.



Access an online resource 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 care services

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



Receive objective advice

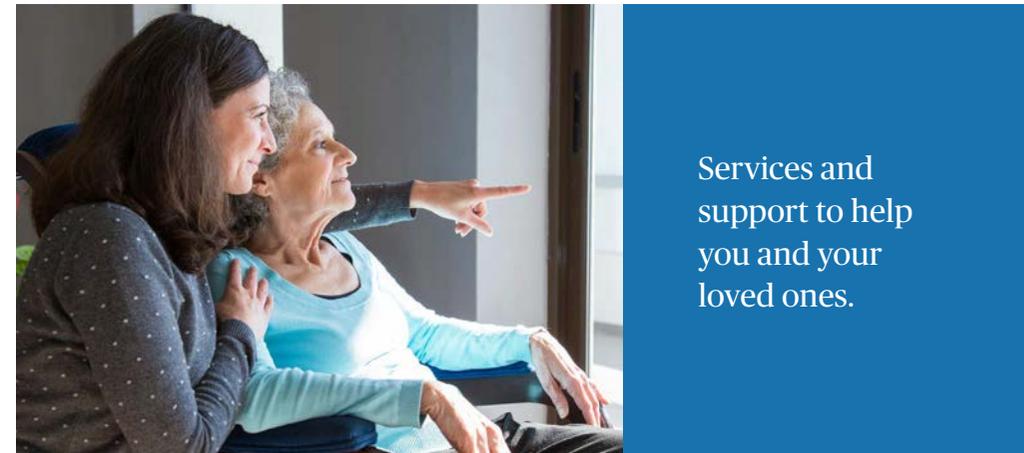
Request a Provider Search & Match, a customized list of provider options in your area.



Connect your loved ones

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

The advantage of decades of claims-paying expertise¹



- ✓ 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 to caregivers and direct deposit to receive and manage your funds easily.

¹Lincoln MoneyGuard® solutions and predecessors 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 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 an LTC event, and are Severely Cognitively Impaired or Chronically Ill; 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, which include:

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



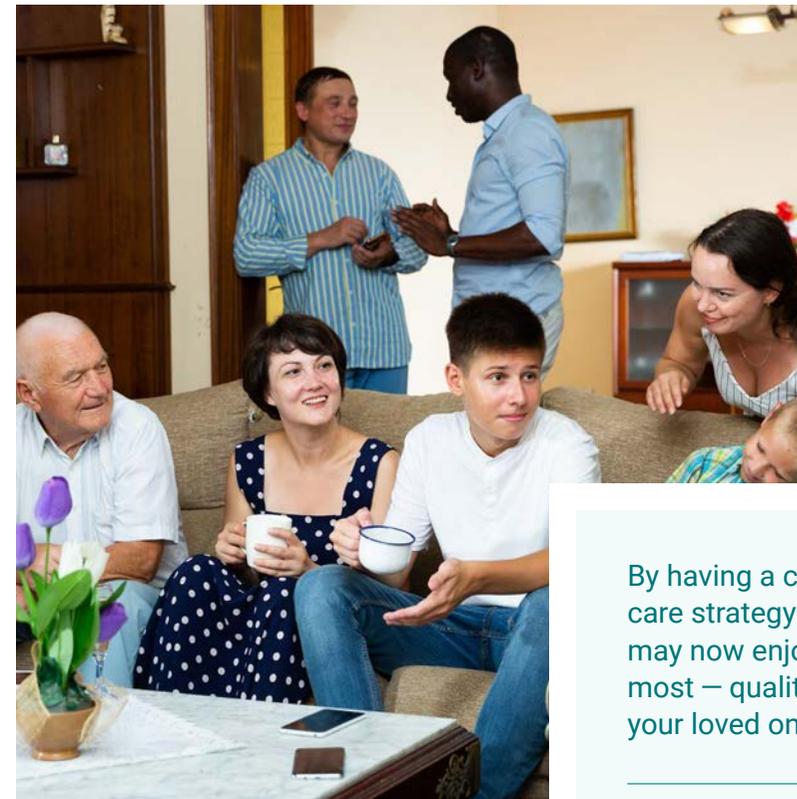
Submit a claim

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



Access your benefits

After your claim is approved, qualified services and care provided will be reimbursed. You will have help to 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 0-day elimination period helps you access your benefits sooner, once qualified.

Claims—frequently asked questions

Q1. 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.

Q2. How frequently may I be reimbursed?

A. Weekly, biweekly or monthly.

Q3. Could a facility or care provider be reimbursed directly?

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

Q4. How do I receive my benefits?

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

Q5. 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.

Q6. 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.

Q7. How may a family member 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

- Create a 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

File a claim by phone or online:

- Call 800-487-1485 or visit LincolnFinancial.com.
- 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 submit a claim with ease.

Keep this card with you.



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

Name _____

Address _____

Date of birth _____

Policy number _____

Give this card to a loved one.



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

Name _____

Address _____

Date of birth _____

Policy number _____



Discover how to add a long-term care funding solution to your retirement plan.
Talk with your financial professional today.

Insurance products issued by:

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

Important Information:

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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 MoneyGuard® III is a universal life insurance policy on policy form ICC19-MG890/19-MG890 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.

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.

Not for use in CA or NY.

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

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ICC21LCN-3486524-031021

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Order code: MG-LCCC-BLV001

