



**“Our policy covered most of the costs for each day Emma was in the NICU and later in a standard room.”**

## We could focus on her care

### Meet Brian, 29-year-old husband to Tracy and new dad to Emma.

We were still setting up the nursery when our sweet Emma made her way into the world — five weeks early. Her arrival caught us off guard, and we were terrified when she was whisked away to the NICU. Emma's first four weeks in the hospital fed our anxieties as new parents, and that was without having enough energy to consider the looming medical bills we'd be facing.

Thankfully, Tracy and I had decided to enroll in Lincoln's hospital indemnity insurance when my company added the option to our benefits last year. In all honesty, we didn't really take the time to fully understand the coverage and only opted in because the cost was quite affordable.

Am I glad we did! Our policy covered most of the out-of-pocket expenses for each day Emma was in the NICU and later in a standard room. All it took was a few clicks on Lincoln's self-service portal to file a claim.

Without the policy, we'd have come home to a mountain of bills that depleted a good chunk of our savings just as we were planning to start Emma's college fund.

Our little girl is thriving, and we're grateful that in the most stressful period of our lives, our attention went toward Emma's health instead of worrying about how to pay her bills.

### 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.<sup>1</sup>

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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<sup>1</sup> "Lincoln Financial Group, GP Benefits Thought Leadership Study," Greenwald Research, March 2022.

Benefits vary based on employer plan design.

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