

Lincoln hospital indemnity insurance

You can't predict the unexpected. But you can prepare.

Flexible and family focused

Family-focused adult and child-specific benefits

Innovative health assessment benefit with an increasing benefit amount

Composite and age-banded tiered pricing available

Direct payment of benefits to employees

Spouse and child coverage available

Portable coverage for employees who leave the company

No medical questions required to receive coverage

Extra cash when it's needed most

Health insurance is essential, but it doesn't cover everything. Some additional expenses are expected — such as deductibles and copays — and others are not, like additional personal expenses. Put them all together, and the supplemental coverage delivered by hospital indemnity insurance can make a difference when it matters the most.

Hospital indemnity insurance pays a lump-sum cash benefit if a covered employee or family member is admitted to a hospital due to an illness or injury. It's up to the employee how to spend it — they can pay health expenses, their mortgage or other bills, or anything else they find helpful.

Product highlights

- Flexible plan designs; each benefit is independent and can be customized for the group
- Available in both Health Savings Account (HSA) and non-HSA compatible designs
- Benefits that recognize the importance of family and overall well-being, including coverage for:
 - Newborn care, also known as routine well baby care
 - Neonatal intensive care unit (NICU) care, if the newborn child needs intensive care unit (ICU) instead of routine care
 - Birth center, if the mother chooses a birth center for routine care related to childbirth
 - Mental health and substance abuse
- Integrated technology platform for end-to-end administration, flexible billing options, and self-service

Customize your plan

Lincoln hospital indemnity coverage offers four core components:

- Hospital admission
- Hospital confinement
- ICU admission
- ICU confinement

To build your plan, simply elect one of the hospital benefits (admission or confinement), and then choose from a wide range of features and benefits to meet your workplace's needs. You can select one of the suggested plan designs or customize your own benefit amounts and number of days covered.

Focus on the full range of needs

Mental disorder and substance abuse treatment benefits: Covers inpatient confinement to a mental disorder or substance abuse treatment facility

Health assessment benefit: Provides coverage for one test or screening per year, from a wide variety of choices; includes infectious disease-related tests such as those for COVID-19 (antibody and viral testing), as well as immunizations, vitamin D screening, behavioral tests, prenatal counseling, and screening tests for mental disorders and substance abuse. Employers can choose to provide their employees with more than one annual test under their health assessment benefit.

NICU admission and NICU confinement enhancement: If an employee's premature newborn is admitted and/or confined to an ICU or NICU for care or treatment, they'll receive a higher payout percentage.

Newborn care: Sometimes called routine well baby care, this is provided to a newborn while confined immediately following a covered person's childbirth. If a newborn baby is confined for treatment of an illness, infirmity, disease or injury, we will pay the hospital or ICU confinement benefit instead of the newborn care benefit.

Birth center: Offers a benefit for each day confined to a birth center for routine care related to childbirth. This benefit is payable only for the mother of the newborn child or children. A birth center is a freestanding healthcare facility that is licensed by state law to provide care based on the midwifery model during pregnancy, labor, and delivery. A birth center is not a hospital.

HSA plan design and benefit information

	Standard plans			Ranges	
Benefit	Low	Medium	High	Benefit ranges	Days per calendar year
Birth center	\$100	\$200	\$300	\$50 up to \$500 in increments of \$50	1-5 (2) days per calendar year
Newborn care	\$50	\$100	\$150	\$200 up to \$500 in increments of \$5	1-5 (2) days per calendar year
Hospital admission	\$500	\$1,000	\$2,000	\$250 up to \$5,000 in increments of \$250	1 – 5 (1) per calendar year
Hospital confinement	\$100	\$200	\$300	\$50 up to \$500 in increments of \$50	5, 15, 60, 90, 180, 365 (30) per calendar year
ICU hospital admission	\$1,000	\$2,000	\$4,000	\$500 up to \$10,000 in increments of \$250	1 – 5 (1) per calendar year
ICU hospital confinement	\$200	\$400	\$600	\$100 up to \$1,000 in increments of \$50	10, 15, 60, 90 (30) days per calendar year
Hospital NICU admission	25%	25%	25%	10% up to 30% in increments of 5%	
Hospital NICU confinement	25%	25%	25%	10% up to 30% in increments of 5%	
Observation unit	\$100	\$200	\$300	\$50 up to \$500 in increments of \$50	1 – 5 (1) days per calendar year
Health assessment benefit - level	\$50	\$75	\$100	\$25 up to \$200 in increments of \$25	(1) – 2 days per calendar year
Health assessment benefit - increasing	Year one: \$50 Year two: \$75 Year three onward: \$100			Not applicable	
Affiliated facility	20%	20%	20%	10% to 30% in increments of 5%	

Non-HSA plan design and benefit information

	Standard plans			Ranges	
Benefit	Low	Medium	High	Benefit ranges	Days per calendar year
Birth center	\$100	\$200	\$300	\$50 up to \$500 in increments of \$50	1-5 (2) days per calendar year
Newborn care	\$25	\$25	\$25	\$20 up to \$70 in increments of \$5	1-5 (2) days per calendar year
Rehabilitation facility	\$100	\$200	\$300	\$50 up to \$400 in increments of \$50	10, 15, 30, 60, 180 (30) days per calendar year
Substance abuse treatment	\$100	\$150	\$200	\$50 up to \$500 in increments of \$50	10, 60, 90 (30) days per calendar year
Mental disorder treatment	\$100	\$150	\$200	\$50 up to \$500 in increments of \$50	10, 60, 90 (30) days per calendar year
Inpatient surgery	\$500	\$750	\$1,000	\$100 up to \$2,000 in increments of \$50	1 – 10 (1) days per calendar year
Outpatient surgery	\$250	\$500	\$750	\$100 up to \$2,000 in increments of \$50	1 – 10 (1) days per calendar year
Labs and X-rays	\$25	\$50	\$100	\$25 up to \$200 in increments of \$25	1 – 10 (1) days per calendar year
Diagnostic imaging	\$100	\$250	\$500	\$50 up to \$1,000 in increments of \$50	1 – 5 (1) days per calendar year
Emergency care	\$100	\$200	\$300	\$50 up to \$500 in increments of \$50	1 – 5 (1) days per calendar year
Urgent care visit	\$25	\$50	\$100	\$25 up to \$200 in increments of \$25	1 – 5 (1) days per calendar year
Follow-up visits: Office visits, telemedicine, and walk-in clinics	\$25	\$50	\$100	\$25 up to \$200 in increments of \$25	1, 2, 4, 6, 8, 10, 12 (2) visits per calendar year
Ambulance: Ground (Gr), air, and water (Wtr).	Gr: \$150 Air/Wtr: \$750	Gr: \$225 Air/Wtr: \$1,125	Gr: \$300 Air/Wtr: \$1,500	Gr: \$100 up to \$500 in increments of \$25 Air/Wtr: \$500 up to \$3,000 in increments of \$125	1 – 5 (1) days per calendar year

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Let's connect

Contact your Lincoln benefits representative to learn more about hospital indemnity insurance

Lincoln offers plans designed to be compatible with Health Savings Accounts (HSAs). However, if you have or plan to open an HSA, please consult your tax and legal advisors to determine which supplemental benefits may be purchased by employees.

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