

ICU and NICU admission and confinement enhancement benefits

Having a child can be a joyous occasion, but when your newborn needs specialized care, it can also lead to worry and expense. That's why Lincoln's hospital indemnity insurance provides enhanced hospital intensive care unit (ICU) and neonatal intensive care unit (NICU) admission and confinement benefits.

Here's how it works

Hospital indemnity coverage through Lincoln Financial Group increases the percentage payout when a newborn is admitted and/or confined to a hospital ICU or NICU for care or treatment due to a premature birth or other covered event.



Example: Anita

Employer plan design:

Mid level

Effective date: January 1, 2022

Hospital admission benefit:

\$1,000 (two days per calendar year)

Hospital confinement benefit:

\$200 (Up to 30 days per calendar year)

Benefit paid on second day of confinement

Hospital ICU admission benefit:

\$2,000 (Up to one day per calendar)

Hospital ICU confinement benefit:

\$400 (30 days per calendar)

Benefit paid on second day of confinement

Hospital NICU admission:

25% increase

Hospital NICU confinement:

25% increase

Anita's claim

Insured mom goes into the hospital for a routine childbirth but has complications and the newborn child is admitted to the NICU. The insured mom stays in a standard hospital bed for four full days, and the baby is in NICU for three full days.

Claim paid:

Hospital admission	\$1,000
Hospital confinement (Mom: Three days)*	\$600
Hospital ICU admission (Newborn child)	\$2,000
Hospital ICU confinement (Newborn child: Two days)*	\$800
Hospital NICU admission	\$500
Hospital NICU confinement	\$200
Mom	\$1,600
Child	\$3,500
Total claim paid benefits	\$5,100

*Hospital confinement begins on the second day.
A minimum of 23 hours of confinement to qualify.

Why is this coverage so critical?

When parents have a child in the NICU, the last thing they want to worry about is expenses. Lincoln's hospital indemnity admission and confinement coverage is specifically aimed at helping reduce this financial burden.



A stay in the NICU is all too common ...

Each year, 10% – 15% of babies born in the U.S. need a stay in a NICU before going home.¹



Can be quite lengthy ...

The average length of hospital stay for newborns in a special care nursery is 13.2 days.² Infants born earlier than 32 weeks stay for an average of 46.2 days.²



And very expensive ...

The average cost for infants hospitalized in a NICU is \$3,000 per day.³ The average cost of a hospital stay for delivering a healthy baby at full-term, or 40 weeks of gestation, is \$2,830, and the average cost for a premature baby is \$41,410.³

¹ Knispel, Sandra, "What Parents Should Know About NICU Care," Parenting, <https://www.parenting.com/baby/nicu-care>.

² "Which babies need care in the NICU?," OakBend Medical Center, <https://www.oakbendmedcenter.org/which-babies-need-care-in-the-nicu/#:~:text=How%20long%20infants%20remain%20in,an%20average%20of%2046.2%20days>.

³ Lendner, Paul, "How Plans Can Improve Outcomes And Cut Costs for Preterm Infant Care," Manager Care Mag, <https://www.managed-caremag.com/archives/2010/1/how-plans-can-improve-outcomes-and-cut-costs-preterm-infant-care>.



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