



LONG-TERM CARE  
PLANNING

Financial  
Professional Guide

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

Insurance products issued by:  
The Lincoln National Life Insurance Company

4781492

# Lincoln Concierge Care Coordination

The right resources at your fingertips

For financial professional use only. Not for use with the public.

# 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, loved ones may help make the right choices for your clients throughout their journey.

Lincoln is committed to enabling you and your clients to build a customized plan that helps them retain their independence once they've taken steps toward securing long-term care. At the time of policy purchase, Lincoln's Concierge Care Coordination provides immediate and complimentary access to the resources needed to better protect your clients and their loved ones from the emotional, financial and administrative impact of a long-term care event.



With a comprehensive care plan in place, your clients can enjoy what matters most – quality time with loved ones.

## Your care, your way

Thinking about your client's care preferences may seem overwhelming, but our tools and resources enable policyholders to easily research options and build a personalized action plan. Lincoln Concierge Care Coordination can help your clients retain their independence by enabling them to put an action plan in place prior to needing care.

### Help coordinating the care



#### Develop a personalized action plan

Your clients get help with building a personal care plan that provides resources and care recommendations to assist in finding the care that fits their needs.



#### Explore provider services

Care specialists can assist policyholders in finding what's available — from skilled nursing to home health care and community options.



#### Access an online library

This wealth of information, such as third-party articles, videos and checklists, covers a multitude of topics on health, aging and elder care.

### The advantage of decades of claims-paying expertise<sup>1</sup>



- ✔ File a claim through our streamlined process either online or by phone.
- ✔ Access long-term care funds quickly and seamlessly.
- ✔ Set up direct billing to caregivers and direct deposit to receive and manage funds easily.

Services and support for your clients and their loved ones.

<sup>1</sup> Lincoln long-term care solutions have been sold since 1988.

# Lincoln's Concierge Care in action

## Educate



### Research LTC topics

Your clients and their loved ones have exclusive access to a research library, designed to help them plan their independence, including:

- Articles on a variety of aging and independence issues
- Third-party videos with step-by-step checklists and valuable insight



### Stay informed. Stay independent.

Explore in-home care and support providers that can help your clients stay independent longer. Services include:<sup>1</sup>

- Transportation
- Meal preparation
- Homemaker services



### Compare care costs

Our tool provides an easy comparison of 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

## Plan



### Find providers

Prepare your clients for the care they may want or need to:

- Receive assistance from care specialists to find providers and community resources.
- Access additional home and community support services and third-party sites.



### Find the right fit

See which services are available to your clients wherever they may be living, including:

- Assisted and independent living facilities
- Home health care agencies
- Community organizations



### Personalized action plan

Care specialists will help your clients create an action plan customized to their personal needs that:

- Provides resources and care recommendations to assist them in finding care to match their needs.
- Includes provider services from skilled nursing to home health care and community options.
- Helps them retain their independence by having a plan in place prior to needing care.

<sup>1</sup> Some services are available at an additional cost.

# Stay connected and independent

## Access



### Need for care

If your client has experienced an LTC event, and becomes severely cognitively impaired or chronically ill, they may be 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. These activities include:

- Bathing
- Eating
- Continenence
- Toileting
- Dressing
- Transferring



### Submit a claim

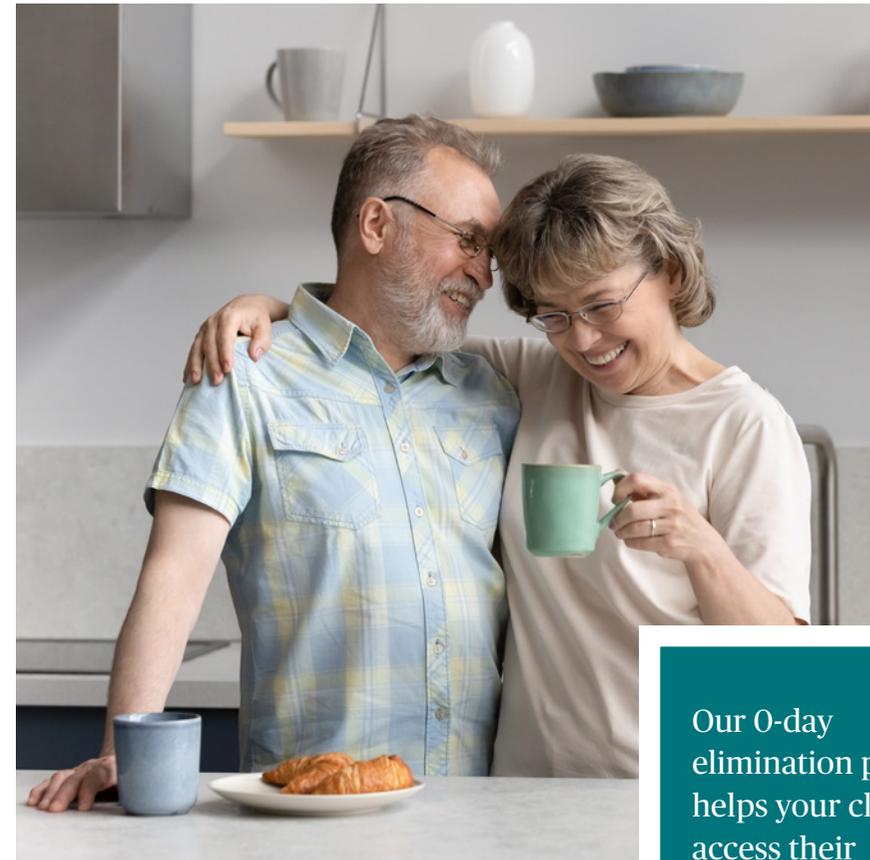
Your client or a loved one may start a claim online or by phone.



### Access benefits

After the claim is approved, qualified services and care provided will be reimbursed. They will have help setting up direct billing for seamless payments. Additionally, for reimbursable expenses, Lincoln offers electronic funds transfer (EFT)/direct deposit.

## Benefit



Our 0-day elimination period helps your clients access their benefits sooner, once qualified.

## Claims—frequently asked client questions

**Q. 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.

**Q. How frequently may I be reimbursed?**

A. Weekly, biweekly or monthly.

**Q. Could a facility or care provider be reimbursed directly?**

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

**Q. How do I receive my benefits?**

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

**Q. 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.

**Q. 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.

**Q. How may a loved one 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

- Log on by visiting [LincolnFinancial.com](http://LincolnFinancial.com) where users can access their policy details and claim filing information.



### What clients need when filing a claim

- Policyowner's name, address, date of birth, and policy number(s)
- Type of claim – for example, home care or nursing facility admission – and date of onset
- Brief description of 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.

**File a claim online at [LincolnFinancial.com](http://LincolnFinancial.com) or by phone at 800-487-1485.**



### LTC claims cards

Have policyholders and their loved ones keep these cards on hand to help with submitting a claim.

#### For the policyholder



To submit an LTC claim, call Lincoln at 800-487-1485 or visit [LincolnFinancial.com](http://LincolnFinancial.com).

Name \_\_\_\_\_

Address \_\_\_\_\_

Date of birth \_\_\_\_\_

Policy number \_\_\_\_\_

#### For their loved ones



To submit an LTC claim, call Lincoln at 800-487-1485 or visit [LincolnFinancial.com](http://LincolnFinancial.com).

Name \_\_\_\_\_

Address \_\_\_\_\_

Date of birth \_\_\_\_\_

Policy number \_\_\_\_\_



Show your clients how to add a long-term care funding solution to their retirement plan.

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

©2022 Lincoln National Corporation

[LincolnFinancial.com](http://LincolnFinancial.com)

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-4781492-060922

PDF ADA 8/22 Z02

Order code: LFD-LCCC-BRC001



**Insurance products issued by:**

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

**Important Information:**

Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives and/or insurance agents do not provide tax, accounting or legal advice. Please consult an independent professional as to any tax, accounting or legal statements made herein.

**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 AssetEdge® VUL (2022)* is issued on policy form 22-VUL606 and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

*Lincoln VUL<sup>ONE</sup> (2021)* is issued on policy form ICC21-VUL689/20-VUL689/ICC21NLER-620/20NLER-620 and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so.**

**MoneyGuard Fixed Advantage<sup>SM</sup> is a universal life insurance policy with a Long-Term Care Benefits Rider issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form ICC19-MG890/19-MG890 and state variations 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; Benefit Transfer Rider on form ICC21BTR-894/BTR-894. Available in all states except CA and NY.**

**Lincoln MoneyGuard® II is a universal life insurance policy issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN880/ICC13LN880 with the following riders: Value Protection Rider (VPR) on form LR880 and state variations/ICC15LR880 Rev; Long-Term Care Acceleration of Benefits Rider (LABR) on form LR881/ICC13LR881; optional Long-Term Care Extension of Benefits Rider (LEBR) on form LR882/ICC13LR882. Only available in CA.**

**MoneyGuard Market Advantage® is a variable universal life insurance policy issued on policy forms ICC20-MGV892/20-MGV892 with a Long-Term Care Benefits Rider (LTCBR) on Rider Form ICC20LTCBR-892/LTCBR-892, a Value Protection Rider on Form ICC20VPR-892/VPR-892 and a Benefit Transfer Rider on Form ICC22BTR-895/BTR-895.**

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.

**For financial professional use only. Not for use with the public.**