

## Take Care with New Critical Illness Insurance!

Critical illness insurance protects your family and your assets. No one saves to get sick, which is why being diagnosed with a covered condition can be especially draining, both emotionally and financially. The policy provides you with a lump sum cash benefit in the event you or a loved one is diagnosed with a covered condition such as cancer, heart attack, or stroke. It can help provide financial protection so you can focus on what's really important—getting better. You also have the option of picking your level of coverage, so you can make sure you have the right protection for your family. **For this enrollment period only, you will have the opportunity to select up to \$30,000 in coverage for yourself, up to \$15,000 for your spouse, and up to \$10,000 for your child without answering any medical questions.**

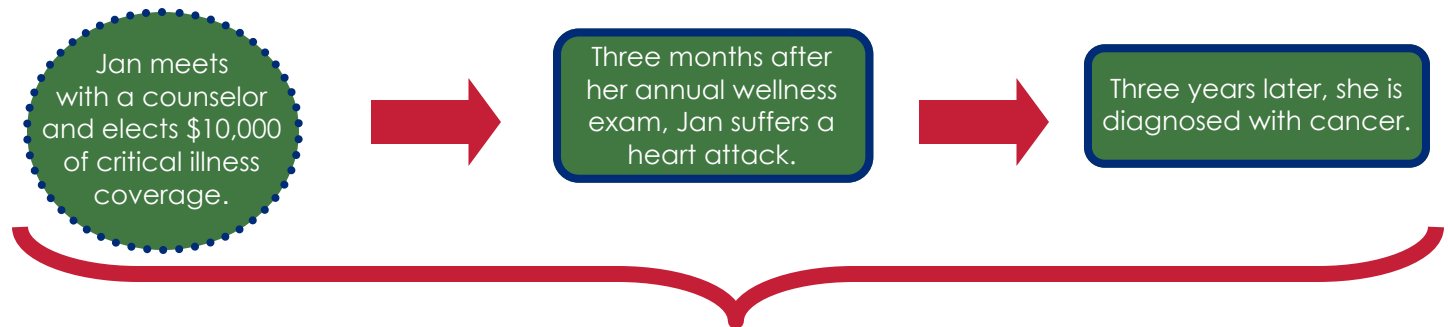
### Highlights of the Plan

- Coverage available for you, your spouse, and child(ren)
- \$50 annual benefit paid for completing a defined health assessment
- Family care benefit to pay for child care if you are hospitalized due to a covered illness
- Pays a lump sum cash benefit directly to you if diagnosed with a covered illness
- Includes coverage for illnesses such as heart attack and cancer
- Guaranteed coverage—no medical questions or examinations required

*Did you know...even though you may have medical coverage, oftentimes it is not enough to cover expenses associated with a critical illness. In fact, 50% of bankruptcies are due to a critical illness, and of these, 75% of people had medical insurance.<sup>1</sup> Unlike medical insurance, which pays benefits to your provider, critical illness insurance pays you directly, so you can use the money as you see fit.*

### How the Plan Works

Critical illness coverage offers peace of mind when a critical illness diagnosis occurs. Below is an example of how benefits might be paid.<sup>2</sup>



Jan's critical illness policy provided the following benefits:

Wellness Benefit:	\$50
Heart Attack Benefit:	\$10,000
Cancer Benefit:	\$10,000
<b>Total Benefits:</b>	<b>\$20,050</b>

### LEARN MORE, SPEAK WITH A BENEFIT COUNSELOR TODAY!

Visit [www.growmark.schedapple.com](http://www.growmark.schedapple.com) to schedule an appointment or call 888-361-3942, Monday—Friday, 7 a.m. - 7 p.m. CDT. For more information, visit [www.alexforgrowmark.com](http://www.alexforgrowmark.com).

1. American Cancer Society, "Cancer Facts & Figures 2005," 2006.  
2. This is only an illustration and your individual experience may vary.



## Group Critical Illness Insurance Coverage

### SUMMARY OF BENEFITS

Sponsored by: **GROWMARK, Inc.**

Effective date: **January 1, 2014**

**All Active Exempt and Non-Exempt Employees working an average of 30 hours per week or 1,560 annually**

**Critical Illness insurance coverage provides a cash benefit to the policyholder when an insured person has a covered illness or event.**

**Eligibility** All employees working 30 or more hours per week in an eligible class. Issue Ages 17-70

Critical Illness Base Coverage	
Benefit Description	Benefit Amount
Maximum Principal Sum Employee	Choice of \$5,000 - \$10,000 - \$15,000 - \$20,000 - \$25,000 - \$30,000
Spouse	Choice of \$5,000 - \$10,000 - \$15,000
Child	Choice of \$5,000 - \$10,000
Spouse and Child Principal Sum cannot exceed the Employee Principal Sum	
Guarantee Issue Employee	\$30,000
Spouse	\$15,000
Child	\$10,000
<i>Lincoln CareCompass<sup>SM</sup></i> Category Critical Illness Assessment Benefit	\$50
Family Care Benefit (per insured dependent)	\$25
Heart Category Heart Attack, Heart Transplant, Stroke Arteriosclerosis, Aneurysm	Percent of Principal Sum 100% 10%
Cancer Category Invasive Cancer Cancer In Situ, Benign Brain Tumor, Bone Marrow Transplant	Percent of Principal Sum 100% 25%
Organ Category End Stage Renal Failure, Major Organ Transplant Acute Respiratory Distress Syndrome	Percent of Principal Sum 100% 25%
Quality of Life Category ALS/Lou Gehrig's Disease, Advanced Alzheimer's Disease, Advanced Parkinson's Disease Advanced MS, Loss of Sight, Hearing, or Speech	Percent of Principal Sum 100% 25%
Child Category Structure Defects Genetic Disorders Type I Diabetes and Congenital Metabolic Disorders * only available for covered child dependents	Percent of Principal Sum 25% 100% 50%
Accident	100% of Principal Sum
Lifetime Category Maximum (Category Recurrence)	200% (100% recurrence)
Additional Category Occurrence	100% payable benefit
Benefit Waiting Period	None
Pre-existing Period	12/12
Benefit Reduction	None

**Cost Summary - Critical Illness Base Coverage Cost**

Non-Tobacco Monthly Premium per benefit amount for Employee

<b>Issue Age</b>	<b>\$5,000</b>	<b>\$10,000</b>	<b>\$15,000</b>	<b>\$20,000</b>	<b>\$25,000</b>	<b>\$30,000</b>
17-30	\$2.81	\$5.61	\$8.42	\$11.22	\$14.03	\$16.83
31-40	\$4.33	\$8.63	\$12.96	\$17.26	\$21.59	\$25.89
41-50	\$8.80	\$17.57	\$26.37	\$35.14	\$43.94	\$52.71
51-60	\$15.31	\$30.59	\$45.90	\$61.18	\$76.49	\$91.77
61-70	\$26.87	\$53.70	\$80.57	\$107.40	\$134.27	\$161.10

Tobacco Monthly Premium per benefit amount for Employee

<b>Issue Age</b>	<b>\$5,000</b>	<b>\$10,000</b>	<b>\$15,000</b>	<b>\$20,000</b>	<b>\$25,000</b>	<b>\$30,000</b>
17-30	\$4.03	\$8.02	\$12.05	\$16.04	\$20.07	\$24.06
31-40	\$8.04	\$16.04	\$24.08	\$32.08	\$40.12	\$48.12
41-50	\$16.65	\$33.27	\$49.92	\$66.54	\$83.19	\$99.81
51-60	\$31.92	\$63.81	\$95.73	\$127.62	\$159.54	\$191.43
61-70	\$57.40	\$114.76	\$172.16	\$229.52	\$286.92	\$344.28

Non-Tobacco Monthly Premium per benefit amount for Spouse based on Employee age and tobacco status.

<b>Issue Age</b>	<b>\$5,000</b>	<b>\$10,000</b>	<b>\$15,000</b>
17-30	\$2.81	\$5.61	\$8.42
31-40	\$4.33	\$8.63	\$12.96
41-50	\$8.80	\$17.57	\$26.37
51-60	\$15.31	\$30.59	\$45.90
61-70	\$26.87	\$53.70	\$80.57

Tobacco Monthly Premium per benefit amount for Spouse based on Employee age and tobacco status.

<b>Issue Age</b>	<b>\$5,000</b>	<b>\$10,000</b>	<b>\$15,000</b>
17-30	\$4.03	\$8.02	\$12.05
31-40	\$8.04	\$16.04	\$24.08
41-50	\$16.65	\$33.27	\$49.92
51-60	\$31.92	\$63.81	\$95.73
61-70	\$57.40	\$114.76	\$172.16

Monthly Premium per benefit amount for Child Dependents

<b>Issue Age</b>	<b>\$5,000</b>	<b>\$10,000</b>
17-30	\$1.52	\$3.01
31-40	\$2.04	\$4.06
41-50	\$2.09	\$4.16
51-60	\$1.69	\$3.36
61-70	\$1.38	\$2.74

## Exclusions

A benefit will not be paid under this policy when:

- A category maximum has been reached (for that Category, coverage will automatically terminate). If *Lincoln CareCompass*<sup>SM</sup> is the only remaining Category, coverage will be terminated.
- A new Category Occurrence happens within 90 days of another payable event in a different category.
- A Category Recurrence happens within 180 days of another payable event in the same category.
- Diagnosis occurs prior to the effective date, or after policy termination.
- The diagnosis is deemed a pre-existing condition.
- The diagnosis of any Child Category event and or any Quality of Life Category event prior to the effective date of coverage.
- An event was caused by self-inflicted injury, self destructive, suicide or attempting any of these, whether sane or insane.
- An event occurs during the attempt or commission of a felony, whether charged or not.
- An event occurs during an act of war (which is not terrorism), participation in a riot, insurrection or rebellion of any kind.
- An event occurs while serving as a member of any armed forces or auxiliary unit.
- An event occurs after the insured had resided outside of the US, Mexico, or Canada for 12 or more months.
- An event occurs while the insured was incarcerated in any type of penal facility.

## Accident Exclusions:

Additionally, a benefit will not be paid under this policy amendment when injury occurs due to:

- Bungee jumping, parachuting, base jumping, or mountaineering.
- Cosmetic or elective surgery.
- Being intoxicated.
- Having any sickness, illness (physical or mental), or infection independent of accident.
- Deliberate use of drugs, poison, gas or fumes, by ingestion, injection, inhalation, or absorption.
- Injury at work or in the course of employment.
- Participating in, practicing for, or officiating a semiprofessional or professional sport.
- Riding in or driving any motor-driven vehicle for race, stunt show, or speed test.

## For assistance or additional information

Contact Lincoln Financial Group at (800) 423-2765 or log on to [www.LincolnFinancial.com](http://www.LincolnFinancial.com)

NOTE: This is not intended as a complete description of the insurance coverage offered. While benefit amounts stated in this summary are specific to your coverage, other items may summarize our standard product features and not the specific features of your coverage. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A policy will be made available to you that describes the benefits in greater details. Should there be a difference between this summary and the policy, the policy will govern.

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