Health assessment benefit

A valuable part of your group hospital indemnity insurance

It pays to prioritize your family's health

As the saying goes, an ounce of prevention is worth a pound of cure. Regular health screenings can detect potential medical conditions early when preventive measures can make a big difference. As part of your hospital indemnity coverage, Lincoln pays you for proactively managing your health and that of your covered family members.

- You and your covered family members receive a benefit payment for completing one covered screening per covered individual each plan year, with no waiting period.
- Submit claims easily at LincolnFinancial.com, or via email, phone, fax, or U.S. mail.
- Your health assessment benefit will be paid within 24 hours of receiving a completed claim form.

Get money back for keeping up with your health screenings

- Accident and fall prevention counseling
- Angiography
- Annual physical exam
- Antibody and viral testing
- Breast cancer gene 1 (BRCA1) and breast cancer gene 2 (BRCA2) genetic testing
- Blood chemistry profile
- Bone marrow testing
- Breast tomosynthesis
- Breast ultrasound
- Cancer antigen 15-3 (CA 15-3) (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- Carotid duplex ultrasonography, magnetic resonance angiography, or computed tomography (CT) angiography for carotid artery stenosis
- Carcinoembryonic antigen (CEA) blood test for colon cancer
- Chest X-ray
- Colonoscopy or virtual colonoscopy (CT colonography)
- Concussion screening
- CT angiography
- Dental brush biopsy or other FDA-approved screening for oral cancer
- Dental preventive exam
- Digital rectal exam (DRE)
- Doppler screening for peripheral vascular disease
- Double contrast barium enema
- Echocardiogram (echo)
- Electrocardiogram (EKG/ECG)
- Endoscopy
- Exercise, pharmacologic, or echocardiographic or radiological stress test
- Eye exam
- Fasting blood/plasma glucose or hemoglobin A1C testing (HA1C)
- Flexible sigmoidoscopy
- Hearing exam
- Helical CT scan

- Hemoccult stool analysis
- Human papillomavirus (HPV) or pap smear testing and vaccination
- Immunizations
- Lipid profile (total, HDL, LDL cholesterol, and triglyceride levels)
- Low-dose helical computed tomography lung screening
- Mammography
- Medical, behavioral, dietary, exercise, or surgical evaluation for obesity
- Mental health evaluation for depression or anxiety
- Osteoporosis screening with dual-energy X-ray absorptiometry (DXA)
- Prenatal counseling and genetic testing
- Prostate-specific antigen (PSA) (blood test for prostate cancer)
- Routine screening for gestational diabetes
- Serum protein electrophoresis (blood test for myeloma)
- Sexually transmitted and bloodborne infection screening for chlamydia, gonorrhea, hepatitis B, hepatitis C, HIV infection, and syphilis
- Substance-related condition evaluation for alcohol, tobacco, or other drug use
- Thyroid testing (free thyroxine [T4] and thyroid-stimulating hormone [TSH])
- Ultrasound screening for abdominal aortic aneurysms
- Vitamin D

Employers can choose a plan that provides employees with payment for more than one annual screening under their health assessment benefit.

Schedule your important screenings, stay healthy, and get cash back.

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