

Lincoln Concierge Care Coordination

The right resources at your
clients' fingertips

LINCOLN
MONEYGUARD® III

Financial
Professional Guide

Insurance products issued by:
The Lincoln National Life Insurance Company

LCN-2886209-123019

A comprehensive strategy is key

Long-term care planning is more than just your clients having enough money to pay for care services; it's about them building a comprehensive strategy. When your clients make the choice to plan ahead now, their loved ones may help make the right choices for them throughout their journey.

As part of our commitment to enable your clients to build a customized plan earlier, we provide **Lincoln Concierge Care Coordination** at the time of policy purchase. Our guaranteed service provides your clients with complimentary access to the resources and flexibility needed to better protect their loved ones from the emotional, financial, time-consuming and administrative impact of a long-term care event.

Our service enables your clients to:



Access an online library

That includes third-party articles, videos and checklists on a multitude of topics regarding health, aging and elder care.



Explore services

From skilled nursing to home health care and community options.



Receive objective advice

By requesting a Provider Search & Match, a customized list of provider options in their area.

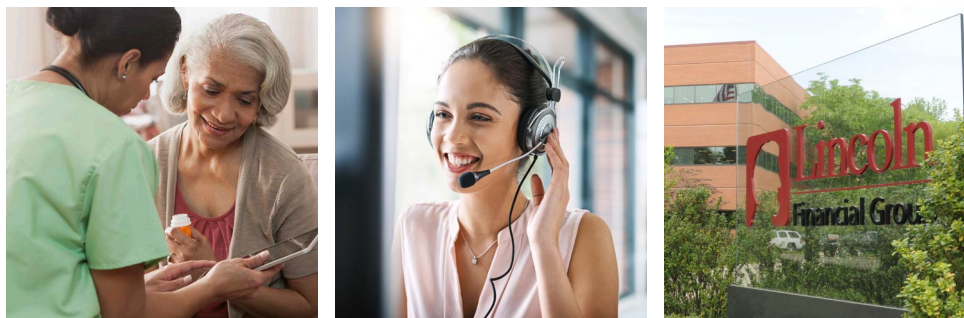


Connect their loved ones

To help caregivers and family members closely communicate with each other about evolving care needs.

Their care, their way

Thinking about their care preferences may seem overwhelming, but our tools enable your clients and their loved ones to easily research options and build a plan over time. By having a strategy in place before a long-term care event occurs, your clients will be reducing the challenges they could face.



By their side every step of the way

Should your clients need care, Lincoln provides a dedicated Care Specialist who will provide personalized support and be a point of contact for them throughout the entire claims process.

A Care Specialist can help your clients:

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

The Lincoln commitment

With over **30 years of claims paying expertise**, and more than a century of financial strength and stability, we remain steadfastly committed to treating your clients, and their loved ones, with kindness and providing an experience marked by knowledge and simplicity.

- ✓ Average team tenure of 12 years with Lincoln and 8 years in the Claims Department.¹
- ✓ No outsourcing — all claims are processed in house in Greensboro, NC.
- ✓ History of processing reimbursements within an average of 5 days or less, after all requirements are met.²

¹ As of December 31, 2018.

² Based on 2018 Lincoln MoneyGuard® solutions claims, provided by Lincoln Information Systems.

Lincoln's Concierge Care

EDUCATE



Research LTC topics

Your clients will have exclusive access to a research library that includes:

- Articles with information on a variety of aging and independence issues
- Third-party videos to provide valuable insight and information.



Connect loved ones

Our care circle keeps loved ones and caregivers communicating, connected and informed by:

- Developing a social network of family, friends and medical professionals
- Providing loved ones who may not live nearby with regular, informal updates
- Ensuring quick communication across your clients network if they need additional attention



Tailor their care

Completing an optional assessment may offer useful information and help your clients:

- Identify their stage of planning based on their answers
- Make suggestions to help maintain independence and stay connected
- Incorporate the suggestions into a continuously-evolving action plan

PLAN



Find providers

Your clients can prepare for the care they may want or need by using our Details Comparison tool that allows them:

- Identify and learn about facilities and agencies in their preferred location
- Compare offerings, staff and rates in an easy-to-read spreadsheet



Find the right fit

Our interactive map allows your clients to see what services are available wherever they may be living, including:

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



Compare care costs

Our map allows your clients to easily compare 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

Help your clients stay connected and independent

ACCESS

BENEFIT



Need for care

Your client has experienced a LTC event, and is Severely Cognitively Impaired or Chronically Ill; unable to perform at least 2 of the 6 Activities of Daily Living for a period of 90 days or more, which include:¹

- Bathing
- Eating
- Continence
- Toileting
- Dressing
- Transferring



Submit a claim

Your client or their loved one may start a claim online with *Lincoln i-Claim* or by phone. They will be assigned a dedicated Care Specialist, who will be their point of contact and provide support throughout the claims process.



Access benefits

After their claim is approved, qualified services and care provided will be reimbursed. Their dedicated Care Specialist will help them set up direct billing for seamless payments. Additionally, for reimbursable expenses, Lincoln offers electronic funds transfer (EFT)/direct deposit.



By having a comprehensive care strategy in place, your clients can enjoy what matters most — quality time spent with their loved ones.

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

¹ As defined in the Lincoln *MoneyGuard*® Solutions contract.

Claims—clients' frequently asked questions

Q1. 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.

Q2. How frequently may I be reimbursed?

A. Weekly, biweekly or monthly.

Q3. How long do reimbursements take?

A. Most claims are paid in an average of five business days or less after approval.

Q4. Could a facility or care provider be reimbursed directly?

A. Yes. Your Care Specialist helps set up a direct payment schedule.

Q5. How do I receive my benefits?

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

Q6. 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.

Q7. 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.

Q8. How may a family member file a claim on my behalf?

A. They will need to provide basic policy information, such as policy number and date of birth.



Help your clients get started



Register

They can create their LOGIN by visiting **LincolnConciergeCare.com**.

- Fill out required fields: first/last name, email, date of birth and policy number.
- Enter their sponsor code: **Lincoln Financial**.



File a long-term care claim

Your clients or their loved ones may file a claim by phone or online:

- Call **800-487-1485** and a dedicated Care Specialist will assist them.
- Or visit **LincolnFinancial.com** to start a *Lincoln i-Claim*.
- When filing a claim, it's important to have these items ready:
 - The policyowner's name, address and date of birth
 - Policy number(s)
 - Type of claim – for example, home care or nursing facility admission – and date of onset
 - Brief description of the 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.



LTC claims cards

Your clients can complete the information below to help them or their loved ones submit a claim with ease.

They keep this card.



To submit a LTC claim, call Lincoln at 800-487-1485 and a dedicated Care Specialist will assist you.

Name _____

Address _____

Date of birth _____

Policy number _____

They can give this card to a loved one.



To submit a LTC claim, call Lincoln at 800-487-1485 and a dedicated Care Specialist will assist you.

Name _____

Address _____

Date of birth _____

Policy number _____

Backed by a company with more than a century of financial stability

With more than 30 years of experience in developing hybrid long-term care solutions, Lincoln remains steadfastly committed to equipping our customers with the strategies they need to accomplish their goals.



Discover how to add a hybrid long-term care funding solution to their retirement plan. Talk with your Lincoln representative today.

Insurance products issued by:

The Lincoln National Life Insurance Company

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 advisor as to any tax, accounting or legal statements made herein.

Lincoln Concierge Care Coordination is available for all Lincoln *MoneyGuard*® Solutions policyowners.

Lincoln Concierge Care Coordination includes claims support provided by Lincoln Financial 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.

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 *MoneyGuard*® III is a universal life insurance policy on Policy Form ICC19-MG890/19-MG890 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.

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 this financial professional/advisor guide is current as of the created date of this material.

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Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May lose value (variable products)

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