



Reimbursement or indemnity?

Choosing the best solution for your client's needs

Whether your client is considering LTC planning or life insurance with protection from future health-related expenses, Lincoln has a broad portfolio of solutions to meet their needs. We're a leading brand in long-term care expense protection with more than 30 years of experience.

Before selecting a solution for your client's needs, understand the differences between Lincoln long-term care and chronic illness protection.

Client need	Lincoln long-term care expense protection	Lincoln chronic illness expense protection
Protection for	Temporary and permanent conditions <ul style="list-style-type: none"> Your client can go on and off claim. 	Permanent conditions <ul style="list-style-type: none"> Your client must have a non-recoverable condition.
Examples	<ul style="list-style-type: none"> Your client needs long-term care for a year due to a car accident at age 55. Later in life, your client has a stroke and needs long-term care for 2 years. 	<ul style="list-style-type: none"> Your client is diagnosed with Alzheimer's disease. After 3 years, they can no longer care for themselves and they go on claim.
Benefits paid	Reimbursement	Indemnity

Five advantages of Lincoln long-term care expense protection reimbursement solutions



Direct billing simplifies financial management and cash flow for your client

We can pay directly to the service providers on behalf of your client. There's no need for clients to lay out any money, subject to policy limits.



A claims process that helps maximize policy benefits

We take on the responsibility of reviewing, tracking and managing bill payment, creating a system of checks and balances to closely tie benefits to care.



Tax advantages with benefits not subject to IRS per diem limits

Benefits directly tied to long-term care expenses are income tax-free up to the policy's monthly maximum.* With reimbursement policies, the insurance company provides recordkeeping and bill payment to meet the IRS requirement, and per diem limits won't apply.



Concierge caregiver support

From day one, our Concierge Care Coordination services simplify planning and locating appropriate care for your client and their family through a web portal. Rich in content, this portal helps individuals build knowledge and coordinate care.



High-quality, covered services in a variety of settings

Lincoln solutions reimburse clients for an array of qualified long-term care services, once eligible — including what most consumers prefer — in-home care. There are also many other options to fit their needs.

*Long-term care expense reimbursements are generally income tax-free under the Internal Revenue Code Section 104(a)(3).

Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

Ask your Lincoln representative about the variety of long-term care solutions available to meet your clients' needs.

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

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Issuers:

The Lincoln National Life Insurance Company, Fort Wayne, IN
Lincoln Life & Annuity Company of New York, Syracuse, NY

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