Hospital indemnity health assessment benefit

Focus on prevention

As the saying goes, an ounce of prevention is worth a pound of cure. Regular health screenings make it possible to detect potential medical conditions early, when preventive measures can make a big difference.

Staying healthy is a powerful reason for keeping up with health screenings. And Lincoln provides a financial incentive as well! As part of your hospital indemnity coverage, we pay you to be proactive with your health.

The benefit of health screenings

You'll receive a benefit payment for getting one screening per plan year — with no waiting period. Choose from a wide range of covered tests, including:

- Annual physicals
- Blood tests
- Cancer screenings
- Infectious disease related tests, including COVID-19 antibody and viral testing
- Immunizations
- Vitamin D screenings
- Behavioral tests
- Prenatal counseling
- Mental disorder and substance abuse screenings

Employers can choose to provide their employees with payment for more than one annual test under their health assessment benefit.

Receive your benefit quickly

You can download the health assessment claim form at LincolnFinancial.com and submit claims by phone, fax, mail, email, or via the online employee self-service portal. Your claim will be processed within 24 hours of receipt; telephonic submissions are processed in real time during your call. Lincoln will pay your health assessment benefit within 24 hours of receiving a complete claim.

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Some benefits have limits on the number of services provided or limits to the timeframe in which the services must be rendered. See your certificate booklet or policy for more information.

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