



Employees of Ollie's Bargain Outlet, Inc.

Benefits At-A-Glance

Coverage for you

Critical Illness Insurance

The Lincoln Critical Illness Insurance Plan:

- Provides cash benefits if you or a covered family member is diagnosed with a critical illness or event
- Benefits are paid in addition to what is covered under your health insurance
- Features group rates for employees
- Includes access to a personal health advocate who can assist you in managing healthcare services for you and your entire family
- There are no waiting periods or overall plan maximums

Critical Illness Insurance | Employee

Guaranteed coverage amount	\$40,000
Maximum Coverage Amount	\$40,000 (in increments of \$5,000)
Minimum coverage amount	\$5,000

Guaranteed coverage amounts

- If this is your first opportunity to enroll for coverage, you can choose a coverage amount up to \$40,000 without providing evidence of insurability (documentation of your health history).
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required.

Maximum coverage amount

You can choose a coverage amount of up to \$40,000 (in increments of \$5,000) with evidence of insurability.

Coverage for your spouse

You can secure Critical Illness Insurance for your spouse when you choose coverage for yourself.

Critical Illness Insurance | Spouse

Guaranteed coverage amount	\$20,000
Maximum Coverage Amount	100% of the employee coverage amount up to \$20,000 maximum in increments of \$5,000
Minimum coverage amount	\$5,000

Guaranteed coverage amounts

- If this is your first opportunity to enroll for coverage, you can choose a coverage amount up to \$20,000 (in increments of \$5,000) for your spouse without providing evidence of insurability (documentation of your health history).
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required.

No money is due at enrollment. Your premium simply comes out of your paycheck.

Maximum coverage amount

- You can choose a coverage amount of up to 100% of your coverage amount (\$20,000 maximum) for your spouse with evidence of insurability.

Coverage for your dependent children

You can elect Critical Illness Insurance for your dependent children when you choose coverage for yourself.

Critical Illness Insurance Children	
Guaranteed coverage amount	\$5,000
Maximum Coverage Amount	100% of the employee coverage amount up to \$5,000 maximum
Minimum coverage amount	\$5,000

Guaranteed coverage amounts

- You can choose from the coverage amounts above for your dependent children

No money is due at enrollment. Your premium simply comes out of your paycheck.

Core Benefits

Covered Conditions		Benefit Percentage
Heart attack		100%
Stroke		100%
Invasive Cancer		100%
End Stage Renal (kidney) Failure		100%
Major organ failure (heart, lung, liver, pancreas, or intestine)		100%
Arterial/vascular disease		50%
Noninvasive cancer (in situ)		25%
Skin Cancer (other than melanoma)		\$250 per lifetime
Supplemental Conditions		
Advanced ALS/Lou Gehrig's disease		100%
Advanced Alzheimer's disease		100%
Advanced Parkinson's disease		100%
Advanced multiple sclerosis		100%
Benign brain tumor		100%
Loss of sight, hearing and/or speech		25%
Accidental Injuries Benefit		Benefit Percentage
Severe burns, permanent paralysis or traumatic brain injuries (includes coma)		100%
Additional Childhood Conditions		Benefit Percentage
Cerebral palsy		100%
Cleft lip, cleft palate		100%
Cystic Fibrosis		100%
Down syndrome		100%
Muscular dystrophy		100%
Spina bifida		100%
Type 1 Diabetes		100%
Health Assessment / Wellness Benefit	Your Cash Benefit	
You receive a cash benefit every year you and any of your covered family members complete a single covered exam, screening or immunization	Level: \$50	

Note: See the policy for details and specific requirements for each of these benefits.

Benefit Exclusions

The plan includes only covered conditions or losses that occur when the insurance is in force. Benefits are not payable for any covered conditions or loss caused or contributed to by:

1. suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane;
2. committing or attempting to commit a felony; participation in a felony; committing a felony;
3. war or any act of war, declared or undeclared;
4. participation in a riot, insurrection or rebellion of any kind; active participation in a riot, insurrection or rebellion; voluntary participation in a riot, insurrection or rebellion; participation in a riot or insurrection; or
5. a covered condition sustained while residing outside the United States, U.S. Territories, Canada, or Mexico for more than 12 months. A Covered Condition sustained while residing outside the United States, its possessions, Canada, or Mexico for more than 12 months, unless the Covered Condition is rediagnosed/confirmed in the United States.

Benefits will not be payable if the insured person is incarcerated in any type of penal or detention facility. A benefit for heart attack or sudden cardiac arrest is not payable if the event occurs during a medical procedure.

This is an incomplete list of benefit exclusions. A complete list is included in the policy. State variations apply.

Questions? Call 800-423-2765

This is not intended as a complete description of the insurance coverage offered. 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 certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the contract, the contract will govern.

Some benefits have limits on the number of services provided or limit the time frame in which the services must be rendered. See your certificate booklet or policy for more information. This insurance product does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

Insurance products (policy series GL501) are issued by The Lincoln National Life Insurance Company (Fort Wayne, IN), which does not solicit business in New York, nor is it licensed to do so. In New York, insurance products (policy series GL501) are issued by Lincoln Life & Annuity Company of New York (Syracuse, NY). Both are Lincoln Financial Group® companies. Product availability and/or features may vary by state. Limitations and exclusions apply.

