

# The Lincoln National Life Insurance Company

A Stock Company Home Office Location: Fort Wayne, Indiana  
Group Insurance Service Office: 8801 Indian Hills Drive, Omaha, NE 68114-4066 (402) 361-7300

## EXEC-U-CARE PARTICIPATION AGREEMENT

The undersigned Employer hereby requests to be approved as a Participant in The Lincoln National Life Insurance Company's Medical Expense Reimbursement Insurance Trust, and to be insured under a group insurance policy issued to the Trust. The Employer accepts the provisions of the Trust and group policy, and agrees to be bound by their terms.

1. Employer's legal name: \_\_\_\_\_
2. Type of organization:  Proprietorship  Partnership  Corporation  Other
3. Employer's Address: \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_
4. Type of Business: \_\_\_\_\_ EIN \_\_\_\_\_
5. Proposed Plan Entry Date (Effective Date): First Day of \_\_\_\_\_  
(month) (year)
6. Associated companies to be included under this application: \_\_\_\_\_  
\_\_\_\_\_
7. Individual at Employer's firm responsible for Plan administration:  
Name/Title \_\_\_\_\_ Phone (\_\_\_\_) \_\_\_\_\_

Exec-U-Care Benefits will be administered as if each claimant is also covered by a Base Medical Plan, which provides at least the following benefits:

When the underlying Base Medical Plan is a major medical plan, it must provide at least:

- (a) a \$250,000 lifetime maximum per person; subject to:
  - (i) an annual deductible not to exceed \$1,000 per person; and
  - (ii) copayments not to exceed 20% of the first \$10,000 of covered expenses beyond deductible incurred by each person each plan year;  
If a PPO (preferred provider organization) option is included, copayments may not exceed 20% of that amount for covered expenses incurred within the PPO network, or 40% of that amount for covered expenses incurred outside the PPO network;
- (b) coverage of the full cost of semi-private hospital room and board, intensive care and extended care;
- (c) coverage of the usual, customary and reasonable charges for professional services and supplies, including (but not limited to):
  - (i) physician's or surgeon's services, nursing care and physiotherapy;
  - (ii) prescription drugs and medicines; and
  - (iii) x-ray, laboratory and ambulance services; and
- (d) any other coverage required by federal law and by the state laws, which apply where the Participating Employer's Certificates are delivered.

For persons who are eligible for Medicare, the Base Medical Plan may also consist of coverage under Medicare Parts A, B and D, which meets the minimum state requirements for such plans.

When the underlying Base Medical Plan is a High Deductible Health Plan, (HDHP), it must qualify as a High Deductible Health Plan under section 223(c)(2) of the Internal Revenue Code of 1986, as amended, and must provide:

- (a) an annual deductible not to exceed \$5,000 per person. (In no event may the annual deductible be less than the minimum required under the Internal Revenue Code for a qualified High Deductible Health Plan);
- (b) the Maximum Annual Deductible and Other Out-of-Pocket Expense limit required under the Internal Revenue Code for a qualified High Deductible Health Plan. Out-of-pocket expense includes the annual deductible, any copayments and coinsurance, including for prescription drugs. This limit does not apply to expenses for out-of-network providers if the plan uses a network of providers. Instead, only deductibles and out-of-pocket expenses for services within the network should be used to figure the limit; and
- (c) any other coverage required by federal law and by the state laws, which apply where the Participating Employer's Certificates are delivered.

For persons who are eligible for Medicare, the Base Medical Plan may also consist of coverage under Medicare Parts A, B and D, which meets the minimum state requirements for such plans.

**NOTE: The issuance of Exec-U-Care coverage may violate various IRS statutes if the High Deductible Health Plan used as the Base Medical Plan incorporates a Health Savings Account (HSA). An individual covered under a High Deductible Health Plan and a Health Savings Account is ineligible for Exec-U-Care coverage.**

8. The Employer understands that all Insured Employees and Dependents must also be covered under a Base Medical Plan, during the entire period their Exec-U-Care coverage is in effect. Only these exceptions are requested, for individuals or benefits not meeting the above requirements:

---



---



---

9. Carrier underwriting Base Medical Plan: \_\_\_\_\_

10. Eligible classes of employees (and any outside directors, retired employees or surviving spouses) to be included:	Base Medical Plan Type			
	Major Medical	Medicare Supplement	HDHP	Other
1) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If a HDHP is elected as the Base Medical Plan Type, please indicate the dollar amount of the Deductible in use for the Employer's HDHP: \_\_\_\_\_

If more than one HDHP Deductible applies, please provide details on a separate page.

Please note: if the Deductible amount changes, the Employer must notify Exec-U-Care of the change within 31 days of the effective date of its change.

Individuals become eligible on the Employer's Effective Date, or on the first of the month after becoming a member of an eligible class, if later.

11. Total Number of employees (including those ineligible for coverage): \_\_\_\_\_  
 Total Number of eligible employees: \_\_\_\_\_  
 Total Number of eligible outside directors, if any: \_\_\_\_\_  
 Total Number of eligible retired employees and surviving spouses, if any: \_\_\_\_\_  
 (Individual enrollment cards must be completed and signed by all eligible persons.)

12. Plan requested:       Plan A - \$100,000 Plan       Plan B - \$50,000 Plan

Annual Cost: The annual cost is \$250 per Insured Person, plus 111% of the group's total eligible medical reimbursement claims. The maximum annual cost equals the applicable Cost Factor times the number of Insured Employees during the plan year. The Cost Factor is based upon the type of underlying Base Medical Plan, group size, and deductible when the underlying Base Medical Plan is a High Deductible Health Plan.



## EXEC-U-CARE PRIVACY LETTER OF UNDERSTANDING

**Introduction.** Exec-U-Care is made available through an employer's health benefits program ("Program") to reimburse certain medical expenses incurred by employees, their spouses, and dependents, defined by the employer as eligible for coverage. In the course of administering this coverage, it is necessary for the employer who sponsors Exec-U-Care coverage ("Sponsor"), or its authorized representative, to receive, and disclose health information that is protected by federal, state, or other privacy laws ("Protected Health Information"). These laws may include, but are not limited to, the Health Insurance Portability and Accountability Act of 1996 ("HIPAA"). For instance, a Sponsor will likely receive Protected Health Information in the claims verification and submission process, and when administering coverage in those instances where premium payments exceed Exec-U-Care's maximum premium factor.

Through this Letter of Understanding, Exec-U-Care is offering the Sponsor certain options regarding how Exec-U-Care may disclose Protected Health Information to the Sponsor when administering the coverage. **Please provide the names of ALL individuals who are authorized to receive protected health information (PHI). Check the corresponding box with the information that each individual is authorized to receive.**

<i>Name</i>	<i>Phone Number</i>	<i>Fax Number</i>	<i>Email Address</i>	<i>Information to be released to individual</i>	
				<input type="checkbox"/> Billing <input type="checkbox"/> Claims	<input type="checkbox"/> Eligibility <input type="checkbox"/> Funding
				<input type="checkbox"/> Billing <input type="checkbox"/> Claims	<input type="checkbox"/> Eligibility <input type="checkbox"/> Funding
				<input type="checkbox"/> Billing <input type="checkbox"/> Claims	<input type="checkbox"/> Eligibility <input type="checkbox"/> Funding
				<input type="checkbox"/> Billing <input type="checkbox"/> Claims	<input type="checkbox"/> Eligibility <input type="checkbox"/> Funding

**Coverage Administration Disclosure Procedures.** Exec-U-Care may disclose Protected Health Information for certain coverage administration functions to a Sponsor who executes this Privacy Letter of Understanding, or its authorized representative. Exec-U-Care may not require any other disclosure documentation in these instances.

In the absence of a signed Privacy Letter of Understanding, Exec-U-Care may disclose Protected Health Information to a Sponsor, or its authorized representative, as agreed by, and in the presence of, the individual who is the subject of the Protected Health Information to be disclosed, or his/her recognized personal representative. Alternatively, disclosure to a Sponsor, or its authorized representative, may occur in the absence of a signed Privacy Letter of Understanding if pursuant to a controlling disclosure authorization. Disclosure authorizations must be secured by the Sponsor as necessary, timely provided to Exec-U-Care, and signed by the individual who is the subject of the Protected Health Information to be disclosed, or his/her recognized personal representative.

**Conclusion.** Through its undersigned authorized representative, the Sponsor hereby acknowledges its, and its Program's compliance with governing privacy laws. This compliance includes, without limitation, HIPAA requirements to amend controlling group health plan documents, and certification of such, to enable the plan's disclosure of Protected Health Information to its plan sponsor.

Exec-U-Care advises the Sponsor to consult with its legal counsel regarding any questions of privacy compliance.

**EMPLOYER / SPONSOR**

Employer Name / Sponsor: \_\_\_\_\_

Employer Address: \_\_\_\_\_

Company # \_\_\_\_\_

**EMPLOYER/ SPONSOR AUTHORIZING SIGNATURE**

Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_

Date: \_\_\_\_\_

**COMPANY CONTACT PIN DESIGNATION FORM**

Company Number: \_\_\_\_\_

Company Name: \_\_\_\_\_

Authorized Contact Name: \_\_\_\_\_

Authorized Contact PIN: \_\_\_\_\_

*\*4 Characters Only. The PIN will be used for caller verification purposes.*

Due to privacy regulations, Exec-U-Care now requires a PIN for each authorized individual listed on your Privacy Letter of Understanding. Upon receipt of this form, you will be asked to verify your PIN each time you call Exec-U-Care.

If you would like to change your PIN at any time, please contact us to obtain a new form.

Please sign, date and return this form to Exec-U-Care at the address shown above or via fax to (319) 354-5204.

Authorized Contact Signature: \_\_\_\_\_

Date: \_\_\_\_\_