



# Exec-U-Care® — the preferred choice for executives

Rising healthcare costs are a concern for every employer and every employee. Companies looking for alternative ways to help their key employees are increasingly turning to Exec-U-Care.

Exec-U-Care offers a discretionary benefit program that supplements a company's major medical plan by reimbursing executives and eligible dependents for healthcare expenses not covered by their regular plan. With Exec-U-Care, out-of-pocket charges such as deductibles, coinsurance, and other expenses are reimbursed directly to the executive.

The table below shows how Exec-U-Care stacks up against Flexible Spending Accounts (FSAs) and Health Savings Accounts (HSAs).



Exec-U-Care	FSAs	HSAs
Immediate coverage of up to \$100,000 per year and \$10,000 per occurrence per year	Maximum annual election set by employer; employee elects payroll deductions up to maximum	Maximum annual contribution and limited coverage amount set by IRS rules
Employer selects the class of employees to receive benefits consistent with state law	Federal tax nondiscrimination rules apply	Federal tax nondiscrimination rules apply
100% employer funded	Generally funded by employee salary deductions	Generally funded by employee salary deductions
Employer owned; stays with employer	Employee must "use it or lose it"	Portable and owned by individual

Plus, the program is simple to use and Exec-U-Care takes care of all the record keeping. HSAs can be confusing and the scope of coverage depends on the terms of an underlying high deductible health plan.

Exec-U-Care is an exceptional, valuable benefit that can help your organization recruit and retain key executives. Consider these additional features and benefits of Exec-U-Care.

- Generally tax-deductible to employers
- Usually nontaxable to employees
- \$100,000 Accidental Death and Dismemberment (AD&D) insurance
- *Travel/Connect*<sup>SM</sup> travel assistance services
- *Exec-U-Care Concierge*<sup>SM</sup> healthcare assistance services
- Optional discount drug card (administered through CVS Caremark)

**Benefits described are subject to exclusions and limitations.**

**For more information on Exec-U-Care or to obtain a proposal, go to [www.exec-u-care.com](http://www.exec-u-care.com) or contact the Exec-U-Care Marketing team at 800 365-3932.**



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Some features or coverage described here may not be available in all states.

Exec-U-Care® insurance coverage is underwritten by The Lincoln National Life Insurance Company, Fort Wayne, IN, a Lincoln Financial Group company. Healthcare assistance services are provided by Health Advocate. Health Advocate is the nation's leading healthcare advocacy company. Health Advocate does not replace health insurance coverage, provide medical care, or recommend treatment. Healthcare assistance services are not contained within the Exec-U-Care medical reimbursement contract. Health Advocate is a separate, independent company and is not an affiliate of Lincoln Financial Group. Each independent company is responsible for its own obligations.

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