

Lincoln Financial Group Adds Discount Vision And Hearing Plans To Lincoln DentalConnect® Product For Employer Benefit Packages

Lincoln Financial Group (NYSE:LNC) announced today a series of new benefit choices and value-add services now available with its *Lincoln DentalConnect®* product for employer benefit packages. *Lincoln DentalConnect®* plans now include the *Lincoln VisionConnect®* discount vision program, powered by HealthAllies, Inc., and the EPIC Hearing Service — at no additional cost — for new and existing *Lincoln DentalConnect®* PPO and indemnity members.

***Lincoln VisionConnect®* Discount Vision**

Lincoln DentalConnect® dental members get access to Lincoln's VisionConnect® program, powered by HealthAllies, Inc., which provides access to discounted rates on a variety of vision services, procedures and retail purchases. The *Lincoln VisionConnect®* Discount Vision plan features include:

- An annual eye exam with a maximum cost of \$40 per member
- Discounts on a variety of products such as contact lenses, eyeglasses and lens options
- Savings on laser and vision correction procedures

EPIC Hearing Service (HSP) Plan:

Lincoln DentalConnect® members, their dependents and extended family members, can now also take advantage of Lincoln's EPIC HSP, which offers a network of more than 4,400 credentialed professionals providing comprehensive hearing services. With EPIC HSP, members have access to the most advanced hearing aid technology manufactured today, along with a variety of other useful features and discounts for maintaining their hearing:

- 30% to 60% savings on name brand hearing aids
- One-year supply of batteries with purchase of a hearing aid
- Routine hearing test included at no cost with the hearing aid evaluation

"Maintaining our dental care, vision and hearing greatly impacts our quality of life and productivity, but it also has significant impact on our overall physical condition," said Eric Reisenwitz, senior vice president of Group Protection Market Solutions at Lincoln Financial Group. "We know that oral health has been linked to serious ailments such as heart disease, while vision exams can help detect issues such as diabetes. With the addition of discount vision and hearing services to our PPO and indemnity dental offering, employers can offer a comprehensive benefit that can help their employees take charge of their health and wellness."

In addition to *Lincoln VisionConnect®* and EPIC HSP, *Lincoln DentalConnect®* PPO and indemnity plans now offer options including:

- **A new lifetime deductible:** Instead of an annual deductible, once a member meets their lifetime deductible, they do not need to meet another for the remainder of their time as a Lincoln plan member. And Lincoln can take over lifetime deductible amounts.
- **Expanded annual deductible amounts:** From \$0 to \$200, in \$25 increments.
- **Increased waiting period options:** Benefit Waiting Period and Late Entrant provision choices have expanded.

About Lincoln Financial Group

Lincoln Financial Group is the marketing name for Lincoln National Corporation (NYSE:LNC) and its affiliates. With headquarters in the Philadelphia region, the companies of Lincoln Financial Group had assets under management of \$174 billion as of September 30, 2012. Through its affiliated companies, Lincoln Financial Group offers: annuities; life, group life, disability and dental insurance; employer-sponsored retirement plans; savings plans; and comprehensive financial planning and advisory services. For more information, including a copy of our most recent SEC reports containing our balance sheets, please visit www.LincolnFinancial.com.

Insurance products 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 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.

The *Lincoln VisionConnect*® discount plan IS NOT insurance.

The *Lincoln VisionConnect*® discount plan is administered by HealthAllies®, Inc., a discount vision plan organization located at P.O. Box 10340, Glendale, CA, 91209, 877-426-2559, www.optumhealthallies.com. The *Lincoln VisionConnect*® discount plan provides discounts at certain vision care providers for vision services. The *Lincoln VisionConnect*® discount plan does not make payments directly to the providers of vision services. The *Lincoln VisionConnect*® discount plan member is obligated to pay for all vision care services but will receive a discount from those vision providers who have contracted with the discount plan organization.