

Lincoln Financial Group and American Liver Foundation Coordinate Efforts to Inspire Total Wellness for the More than Two Million People Living with Hepatitis C

RADNOR, Pa.--(BUSINESS WIRE)--Lincoln Financial Group (NYSE: LNC) and the American Liver Foundation (ALF) are working to raise awareness for the millions of Americans infected with the hepatitis C virus (HCV), the 'silent disease.' Lincoln and ALF are offering tips and resources to raise awareness of the importance of HCV testing for baby boomers and recent medical advancements that can cure HCV and improve total wellness.

"With the tremendous strides in curing HCV, the quality of life can be improved in so many ways for those with the disease – from protecting your liver and physical health, to improving mental and emotional health, to overcoming financial planning challenges the disease may have previously presented," said Dr. John Greene, vice president and chief medical director at Lincoln Financial Group. "Lincoln is proud to support the American Liver Foundation to educate and encourage testing, treatment and wellness, and empower those with the disease to take charge of their financial futures by making life insurance more attainable and affordable."

"Hepatitis C is frequently symptom free until the latter stages of the disease so most people are unaware that they have been infected and have hepatitis C. As a result, they do not see any reason to nor do they get tested. Raising awareness of risk factors and advancements in treatment for hepatitis C is crucial to stemming this silent epidemic, which disproportionately impacts baby boomers," said Tom Nealon, president and CEO of the American Liver Foundation. "With continued improvements in detection and treatment, understanding your risk can save your life. The possibility of a cure is well within reach for most people diagnosed with the virus and we encourage everyone to get tested, so they can get treated and get cured."

According to the Centers for Disease Control and Prevention (CDC), approximately 2.5 million people in the United States are living with chronic hepatitis C, which can lead to liver damage, cirrhosis and liver cancer. As many as 75 percent of people with the disease do not know they are infected as the disease has few noticeable symptoms, which often do not appear for years or decades. The CDC recommends that everyone born from 1945–1965 get tested for the disease, as this portion of the population is five times more likely to have hepatitis C than other adults – 75 percent of those with the disease are baby boomers.

The treatment of the hepatitis C virus infection has evolved significantly in recent years with the development of direct-acting antiviral medications resulting in shorter treatment duration, fewer side effects and cure rates higher than 90 percent.

Hep C Resources and Information

To learn more about hepatitis C, the importance of testing and how treatments can lead to overall wellness, view the following resources from ALF:

- [Infographic and Wellness Tip Sheet](#)
- [HepC123.org](#)

In support of the efforts to raise awareness around HCV, Lincoln has joined the American Liver Foundation's Corporate Council. ALF is the nation's largest patient advocacy organization for people living with liver disease, reaching more than 2 million people each year with health information, education and support services.

Life Insurance Opportunities

Lincoln has incorporated the newest clinical information about HCV medical advancements in its underwriting approach to offer more favorable underwriting ratings for most individuals with hepatitis C who have been successfully treated, resulting in lower costs for life insurance coverage. Lincoln has also expanded coverage eligibility for some untreated individuals.

In addition, Lincoln is currently providing hepatitis C testing to baby boomers applying for a Lincoln life insurance policy. Results are available to the applicants, providing peace of mind for those testing negative, and helping those who are unknowingly infected find out so that they can pursue treatment.

To learn more about these life insurance opportunities, speak with your financial advisor or visit Lincoln's website.

About Lincoln Financial Group

Lincoln Financial Group provides advice and solutions that help empower people to take charge of their financial lives with confidence and optimism. Today, more than 17 million customers trust our retirement, insurance and wealth protection expertise to help address their lifestyle, savings and income goals, as well as to guard against long-term care expenses. Headquartered in Radnor, Pennsylvania, Lincoln Financial Group is the marketing name for Lincoln National Corporation (NYSE: LNC) and its affiliates. The company had \$262 billion in assets under management as of September 30, 2018. Lincoln Financial Group is a committed corporate citizen included on major sustainability indices including the Dow Jones Sustainability Index North America and FTSE4Good. Additionally, Lincoln is dedicated to upholding a diverse and inclusive organization and was recognized by *Forbes* as one of the Best Large Employers, Best Employers for Diversity, and Best Employers for Women in 2018 and received a perfect score of 100 percent in 2018 on both the Corporate Equality Index and Disability Equality Index. Learn more at: www.LincolnFinancial.com. Follow us on Facebook, Twitter, LinkedIn, and Instagram. Sign up for email alerts at <http://newsroom.lfg.com>.

About American Liver Foundation

Founded in 1976, the American Liver Foundation is the nation's largest patient advocacy organization for people living with liver disease. ALF reaches more than 2 million people each year with health information, education and support services via its national office, 16 regional U.S. divisions and an active online presence. ALF's hepatitis C educational programs focuses on three key factors: diagnosis, treatment and support. ALF has a dedicated hepatitis C National Helpline and a physician locator. Find out more. Information is available at www.liverfoundation.org or by calling 1-800-GO-LIVER (1-800-465-4837).

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