



Lincoln Financial Group enhances supplemental health suite with expanded Hospital Indemnity insurance coverage

A Special Report from Lincoln Financial Group's
Consumer Insights Research

Survey Methodology



Lincoln Financial, Wellness@Work: Group Benefits, 2022

This study is based on a national survey of 2,503 full-time workers who have access to at least one of the following insurance benefits through their employer: disability, life, dental, vision, accident, critical illness, or hospital indemnity. Greenwald Research, a third party market research firm, conducted the study on behalf of Lincoln Financial Group. Greenwald Research is not associated with Lincoln Financial Group. Online interviews took place from January 28 to March 1, 2022. Data is weighted by demographics to mirror the total population.

Lincoln Financial, Consumer Sentiment Omnibus, September 2022

The goal of this research is to gauge consumer sentiment on a variety of financial topics. Responses were gathered from 9/23/2022 – 9/30/2022 using the Qualtrics survey platform. Responses were collected from a total of 1518 U.S. adults. The sample included quotas to be representative of the total U.S. adult population.

This survey is part of a larger research program, which includes quarterly tracking surveys as well as omnibus surveys throughout the year.

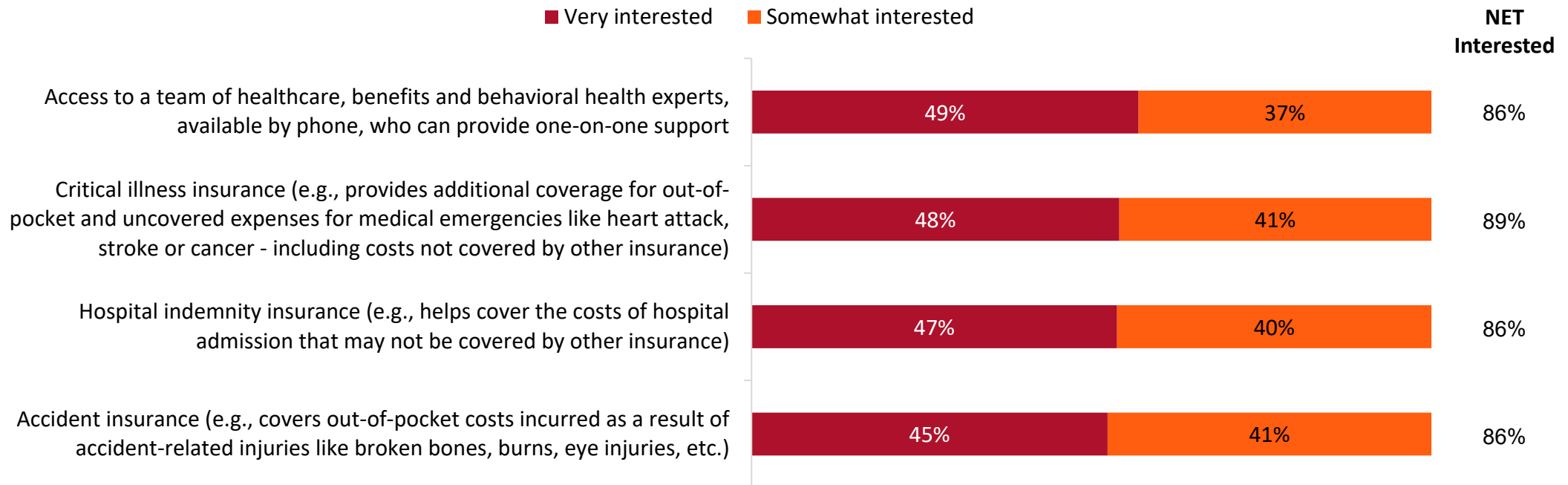
Lincoln Financial, Consumer Sentiment Omnibus, June 2022

The goal of this research is to gauge consumer sentiment on a variety of financial topics. Responses were gathered from 6/24/2022 – 6/28/2022 using the Qualtrics survey platform. Responses were collected from a total of 1019 U.S. adults. The sample included quotas to be representative of the total U.S. adult population.

This survey is part of a larger research program, which includes quarterly tracking surveys as well as omnibus surveys throughout the year.

Nearly 9 in 10 consumers surveyed would be interested in Hospital Indemnity insurance if it were offered by their employer

Interest in Supplemental Health Benefits (Of those not offered each)

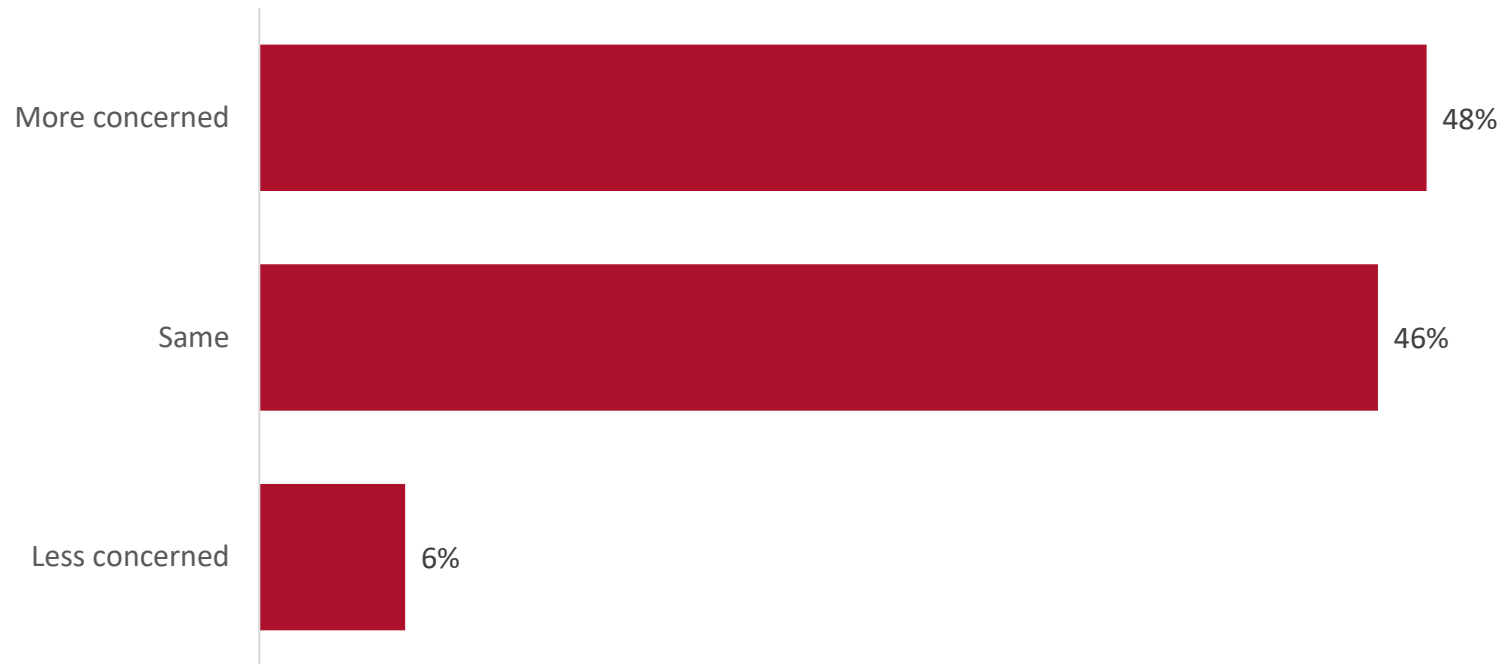


Question: How interested would you be in the following benefits if your employer were to offer them?

Source: Lincoln Financial, *Wellness@Work: Group Benefits, 2022*

Nearly half of U.S. workers surveyed are more concerned about paying for healthcare expenses in today's market

Concern about healthcare expenses: impact of the current economic climate
Among employed US adults



Question: Has the current market made you more or less concerned about: Paying for healthcare expenses (e.g. prescriptions, unexpected medical costs, etc.)

Source: Lincoln Financial, Consumer Sentiment Omnibus, September 2022

Amidst inflation, consumers say they have less of a financial cushion to cover unexpected expenses

	U.S. workers
% who agree: “As a result of inflation, I have less room in my budget for unexpected expenses”	77%
% who agree: “Due to rising costs elsewhere in my budget, it is more important for me to have protection against expenses or lost income in case of an unexpected event”	85%

Question: To what extent do you agree or disagree with each of the following statements?

Source: Lincoln Financial, Consumer Sentiment Omnibus, June 2022

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