



Group Protection

We recognize the impact COVID-19 has had across our industry, and the challenges it's raised for our mutual customers. Recently, you've heard from us on the ways we're providing flexibility to our clients related to premium grace periods, continuation of coverage, and enhanced claim protocols.

To further demonstrate our desire to be there when our customers need us most, we're taking action to ensure rate stability for our clients with 500 or fewer lives during these unprecedented times.

What specifically is Lincoln doing to drive rate stability?

For employers with fewer than 100 lives, we will hold current rates on all renewals with plan anniversary dates between May 1, 2020 and August 31, 2020 for 12 months from the anniversary date. For employers with 100 to 500 lives, we will engage in renewal discussions for clients with renewal dates from May 1, 2020 through August 31, 2020, while holding rates through February 1, 2021.

These relief efforts apply to all lines of coverage, except New Jersey Temporary Disability Benefits.

How does this approach benefit our mutual customers?

Our goals are to deliver peace of mind, protect our clients, and ensure the long-term sustainability of our relationships and their benefit programs. By holding in-force rates, we're offering relief to employers during what is likely a challenging time for them.

I'm Here to Help

Our business is all about protection, and these actions reflect our dedication to lasting partnerships and industry-leading retention results. We're here to help our customers stay resilient through this situation, and this is just one of the ways we're stepping up for them.

Please let me know if you have any questions, and as a reminder, you can reference more information on the various ways we're supporting our customers on our [COVID-19 Guidance Hub](#).

Thank you.