Terms & Conditions

Healthcare System Navigation Benefits Information
Healthcare System Navigation is not insurance, and does not provide funds to pay for medical bills. This is a best-efforts service, results cannot be guaranteed.

Medical Bill Reduction is not insurance and does not provide funds to pay for bills. Medical Bill Reduction is a best-efforts service, results cannot be guaranteed. Despite diligent efforts on behalf of members, some providers refuse to make accommodations to help resolve outstanding medical bills.

Medical Bill Reduction Benefits for heirs: A deceased member's outstanding medical bill can be worked for up to six months after their death as long as the dates of service for the medical services obtained were while they were enrolled in our service.

Final Affairs Settlement Benefits Information
A Personal Benefits Coordinator (PBC) will be assigned to you for third party notification and account closure processes upon the plan member's death.

Authorization Form. Upon the initial phone call with a Personal Benefits Coordinator you will be sent an Authorization Form, to be completed and returned, which allows handling of final financial affairs and review of the deceased's credit report.

Public Notification Administration. The following list of documents is a general guideline of what may need to be gathered by you. This can vary according to the deceased's consumer history.
- Social Security
- Phone Bill
- Credit Reporting Agency
- Heating Bill
- Credit Card Bill
- Water Bill
- Cable Bill
- Internet Bill
- Rent Bill

Financial Notification Administration. The following list of documents is a general guideline of what may need to be gathered by you. This can vary according to the deceased's consumer history.
- Bank Statements
- Checking Accounts
- Savings Accounts
- Stock Options
- Money Market
- Investment Statement/Shared Certificates
- Personal/Company Pension Account
- Employer Company Info & Human Resource Contact

Acquiring Death Certificate Copies. A death certificate is usually provided by the funeral home or cremation society. It will be faster if you obtain 10 to 20 certified copies of the death certificate. If you would like us to request copies on your behalf, please return the Authorization Form that is included in the initial documents that we provide. Other places that provide copies include the county registrar, Department of State, County Clerk, and Department of Vital Statistics. The cost is around $5 to $15 per copy.

Protecting Your Loved One's Identity. Even after death, a loved one is a potential victim of identity theft. Outstanding debts due to identity theft could be taken out of the estate, a financial loss to the heirs. We will provide assistance in having the deceased's credit file closed. This will make creditors and financial institutions aware that no new accounts can be opened in the deceased's name.

Public and Utilities Notification Administration. Gather pertinent documents that will assist us in contacting the Social Security Administration, credit reporting bureaus, utility companies, third-party providers and everyone else from the notification documents you provide to us in the preliminary stage.

Financial Notification Administration. We will contact financial institutions that did business with the deceased. It will be your responsibility to gather all financial documents for the third parties you would like us to contact. This is important in making sure all finances are closed and finalized so that any distribution of funds may be processed by your attorney without complications.

Death Notification to Income Providers. We will notify the employer(s) and verify if there are unpaid wages or benefits due to family members or spouse.

Membership Terms, Conditions and Disclosures
As a policyholder of Lincoln Heritage Life Insurance Company® (Lincoln Heritage®) who purchases this plan you become a member of this additional benefits program. This document describes the terms, conditions and disclosures of your plan (Program).

Lincoln Heritage has arranged to offer these combined benefits to its policyholders as additional benefits at an affordable price. While every effort is made to ensure quality standards, with 100% satisfaction as our goal, the Program and its providers do not guarantee nor is it responsible for the quality of such service or product purchased by you. The Program reserves the right to modify benefits included in your Program or to change Providers without notice. In the event of a change, the Program will attempt to replace any benefits with a comparable benefit.

Payment of membership fee is made by the billing source authorized by you in accordance with the payment terms to which you agreed. Membership is not transferable. If you have an individual membership, only you may use the membership. If you have an individual plus spouse membership, only you and your spouse may use the membership. For household memberships, only you and anyone living in your household may use the membership.

Termination and Cancellation. You may terminate your membership at any time by calling us at 1-800-522-0247, or you may notify us in writing at Member Services, PO Box 2823 Clinton, IA 52733-2823. Your cancellation will be effective promptly upon the receipt of your cancellation notice and you will no longer be billed for your membership. Cancellations made within 30 days of the Effective Date are eligible for a full refund of the initial membership fee from Lincoln Heritage. This program is only available to residents of the United States.

Governing Law and Arbitration. Your membership is governed and controlled by the laws of the State of Illinois. Any dispute arising from or related to your membership shall be resolved by binding, non-appealable private arbitration conducted in accordance with the Rules of American Arbitration Association in Chicago, Illinois, unless required by a member's individual state laws to resolve in a different location. This provision shall survive the termination of your membership and is subject to the Federal Arbitration Act.