



What is it?

Accident insurance is a supplemental health product that may provide benefits if you or your covered dependent suffers a covered injury.

Why is this coverage valuable?

This coverage provides you a lump sum cash benefit to help manage unexpected expenses. How you spend it is completely up to you — from everyday bills or childcare to other expenses.

Your accident coverage

Eligibility description	Executives and all full-time and part-time salaried and hourly employees	
Contribution	You pay the cost of your coverage.	
	Detail	Benefit
Emergency treatment	Ambulance	\$300
	Air ambulance	\$1,500
	Emergency care/treatment	\$200
	Initial care visit	\$100
	Major diagnostic exam	\$200
	X-ray	\$40
	Fractures	Fingers, toes
Ankle, arm (elbow to wrist), elbow, foot (except toes), hand (except fingers), kneecap, rib, shoulder blade, vertebral process, wrist		\$575
Coccyx, collarbone, lower jaw, sternum		\$675
Arm (shoulder to elbow), bones of the face, nose, upper jaw		\$1,125
Leg (knee to ankle), pelvis, skull non-depressed, vertebral body		\$2,250
Hip, leg (hip to knee)		\$3,375
Skull depressed		\$4,500
Surgical treatment		Two times nonsurgical benefit
Chip fracture		25% of fracture benefit
Dislocations		Fingers, toes
	Collarbone (acromion and separation), elbow, hand (except fingers), lower jaw, shoulder, wrist	\$575
	Ankle, collarbone (sternoclavicular), foot (except toes)	\$1,125
	Knee (except kneecap)	\$2,250
	Hip	\$3,375
	Surgical treatment	Two times nonsurgical benefit



	Partial dislocation	25% of dislocation benefit
Specific injuries	Blood, plasma, platelets, and other non-blood substitute IV solutions	\$50
	2nd degree burns: Based upon surface area burned	\$150- \$1,500
	3rd degree burns: Based upon surface area burned	\$500- \$15,000
	Skin grafts	25% of burn benefit
	Concussion	\$200
	Dental crown	\$200
	Dental extraction, dental injury, broken tooth	\$100
	Eye surgical repair, removal of foreign object	\$200- \$400
	Laceration: Based upon the need for and length of sutures	\$50 - \$600
	Severe traumatic brain injury	\$7,500
Surgical benefits	Arthroscopic surgical benefit	\$200
	Cranial surgical benefit	\$1,500
	Hernia surgical benefit	\$200
	Thoracic/open abdominal	\$2,000
	Ligaments, tendons, rotator cuff	\$1,000
	Knee cartilage	\$1,000
	Ruptured disc	\$1,000
	Other surgery under general anesthesia	\$300
	Other surgery under conscious sedation	\$150
Hospitalization and ongoing care	Accident hospital admission	\$1,250
	Accident intensive care admission	\$2,000
	Accident hospital daily confinement	\$300
	Accident intensive care daily confinement	\$600
	Alternative care/rehabilitation facility daily confinement/rehabilitative confinement	\$200
	Physician follow-up visits (up to six visits)	\$100
	Physical, occupational, and chiropractic therapy (up to 10 sessions)	\$50
	Epidural/cortisone pain management (up to one injection)	\$100
	Medical mobility devices	\$100
	Wheelchair (expected use less than one year)	\$200
	Wheelchair (expected use one year or more)	\$400
	Prosthesis (per limb)	\$1,000



Recovery assistance	Family care	\$100
	Companion lodging (100 or more miles from home)	\$200 per day
	Transportation (100 or more miles from home)	\$400 per trip
Moving vehicle benefits	Moving vehicle injury	\$100
	Moving vehicle death	\$2,500
	Safe driver injury/death: Seat belt	Additional 25% of motor vehicle injury or death benefit
	Safe driver injury/death: Air bag	Additional 25% of motor vehicle injury or death benefit
	Safe driver injury/death: Motor vehicle helmet	Additional 25% of motor vehicle injury or death benefit
	Safe rider: Other helmet (bicycle, scooter, skateboard)	\$100
Accidental death and dismemberment (AD&D) benefit	Accidental death: Your death	\$75,000
	Accidental death: Your spouse or life partner	\$30,000
	Accidental death: Your child	\$15,000
	Common carrier death: Your death	\$150,000
	Common carrier death: Your spouse or life partner	\$60,000
	Common carrier death: Your child	\$30,000
	Transportation of remains (100 or more miles)	\$15,000
	Safe driver: Seat belt	10% of AD&D benefit
	Safe driver: Air bag	10% of AD&D benefit
	Safe driver: Helmet	10% of AD&D benefit
	Loss of hand, foot, arm, leg, eye, or hearing in one ear	\$15,000
	Loss of finger, thumb, toe	\$750
	Severe loss (loss of sight in both eyes, loss of hearing in both ears, loss of speech, loss of both arms, loss of both legs, loss of arm and leg, paraplegia, hemiplegia, loss of both arms and both legs, quadriplegia)	\$60,000
	Education: This benefit is paid if an insured person dies within 365 days of a covered accident and is survived by one or more full-time students. The education benefit is payable for each full-time student.	10% of AD&D benefit
	Spouse training: This benefit is paid if a covered employee or dependent spouse dies within 365 days of a covered accident, and the surviving spouse is enrolled as a student.	10% of AD&D benefit

Note: A common carrier is any land, air, or water conveyance licensed to transport passengers for hire.



	The spouse training benefit covers students enrolled in any school that retrains or refreshes skills needed for employment within 365 days from the date of death.	
	Modification to home or auto: This benefit is payable for modifications to make the principal residence accessible or the vehicle ridable if the insured suffers a severe loss. This benefit is payable once per person within 365 days of the accident.	\$3,000
Health assessment/wellness benefit	Receive a cash benefit every year you and any of your covered family members complete a single covered assessment test.	\$50
Additional plan benefits	Portability	Included
	Child sports injury benefit	Included



Benefit exclusions

Like any insurance, this accident policy does have exclusions. The list below provides common exclusions but isn't meant to be exhaustive of all exclusions or limitations that may be part of your policy. See your policy for full details. The policy may not cover:

- Disease, physical or mental infirmity, sickness, or medical or surgical treatment of these
- Suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane
- Voluntary intake or use by any means of any drugs, poison, gas, or fumes, voluntary use of controlled substance, voluntary intake or use by any means of any drug, except when:
 - Prescribed or administered by a physician
 - Taken in accordance with the physician's instructions
- Committing or attempting to commit a felony, participation in a felony, voluntary participation in a felony, voluntary committing or attempting to commit a felony
- War or any act of war, declared or undeclared, war or any act of war other than terrorism, declared or undeclared, war or any act of war, declared or undeclared while serving in the military or an auxiliary unit attached to the military or working in an area of war, whether voluntarily or as required by an employer
- Participation in a riot, insurrection, or rebellion of any kind
- Military duty, including the reserves or national guard
- Travel or flight in or on any aircraft, except as a fare-paying passenger on a regularly scheduled commercial flight, or as a passenger, pilot, or crew member in the group policyholder's aircraft while flying for the group policyholder's business, provided:
 - The aircraft has a valid U.S. airworthiness certificate or foreign equivalent
 - The pilot has a valid pilot's certificate with a nonstudent rating authorizing him to fly the aircraft
- Driving a vehicle while intoxicated, as defined by the jurisdiction where the accident occurred. For accidental death and dismemberment only: Benefits aren't payable for any loss sustained or contracted in consequence of your **or your insured dependent** being intoxicated or under the influence of any narcotic; operating a motor vehicle while intoxicated, as defined by the law of the state in which the accident occurred, if it is a felony.
- Being incarcerated in any type of penal or detention facility, injury sustained while confined to jail, workhouse, or other corrections facility when it's due to an act of the facility and law enforcement is liable
- Under the influence of narcotics, unless prescribed and taken in accordance with the prescription by a physician
- Participating in, practicing for, or officiating any semi-professional or professional sport
- Riding in or driving in any motor driven vehicle for race, stunt show, or speed test
- An injury sustained while residing outside the U.S., U.S. territories, Canada, or Mexico for more than 12 months
- Bungee cord jumping, mountaineering, or base jumping
- Skydiving, parachuting, or jumping from any aircraft for recreational purposes

Accident rate information

Coverage	Monthly premium
Employee only	\$12.44
Employee + spouse	\$17.78
Employee + child(ren)	\$23.71
Employee + family (spouse and child/children)	\$29.06

Note: The premiums for this coverage won't change due to your age. The premium for employee and child(ren) and employee and family coverage includes all children.



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This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the policy, the policy will govern.

Some benefits have limits on the number of services provided or limit the time frame in which the services must be rendered. See your certificate booklet or policy for more information. This insurance product does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

THIS IS A LIMITED POLICY. Policy is conditionally renewable.

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