

Accidents happen. Protect your employees.

Financial protection for the unexpected

Lincoln's group accident insurance strengthens your benefits package and pays your employees cash payments if they suffer a covered accidental injury. The versatile modular design allows you and your employees to tailor the right solutions to align with core benefits. Enjoy more choices and greater flexibility with this enhanced product.

Product highlights

- Simple and adaptable plan designs with riders available to cover a variety of employee needs
- Benefits focused on family, safety, and accident prevention
- Ease of administration with flexible billing options and online self-service capabilities

Examples of our robust benefits

Flexible pricing and benefit design are the results of high, medium, and low options within each of the five modules.

Designed with employees in mind

Family-focused adult care and child-specific benefits

Innovative increasing health assessment benefit option

Pays a lump-sum cash benefit for each covered accidental injury, including multiple injuries sustained in a single accident

Benefits paid directly to employees to use for medical expenses, plan gaps, or living expenses

Premiums paid via payroll deduction

Spouse and child coverage available

No medical questions required to receive coverage

Portable coverage for employees leaving the company

Fast-track claims let employees receive payments for certain common diagnoses and treatments without submitting medical records.

Emergency care	Benefit amount
Ambulance/air ambulance	Up to \$450/\$2,000
Emergency care treatment	Up to \$300
X-rays	Up to \$300
Initial care visit	Up to \$150
Major diagnostic exam	Up to \$300
Hospital and ongoing care	Benefit amount
Physician follow-up visits	Up to \$155
Epidural/cortisone pain management	Up to \$120
Accident hospital/ICU admission	Up to \$1,500/\$3,000
Accident hospital/ICU daily confinement	Up to \$300/\$600
Alternate care/rehabilitation daily confinement	Up to \$300
Physical, occupational, and chiropractic therapy	Up to \$80
Medical mobility devices and wheelchairs	Up to \$200
Prosthesis	Up to \$1,000
Recovery assistance ¹	Benefit amount
Family care (includes adult care) ²	Up to \$300
Companion lodging (100+ miles)	Up to \$250/night
Transportation (100+ miles)	Up to \$500/trip

Fractures and dislocations	Benefit amount
Fractures	
Nonsurgical fractures	Up to \$4,000
Surgical fractures	Up to \$8,000
Chip fractures	25% of the fracture benefit
Dislocations	
Nonsurgical dislocations	Up to \$4,000
Surgical dislocations	Up to \$8,000
Partial dislocations	25% of the dislocation benefit
Specific injuries	Benefit amount
Blood, plasma, and platelets	Up to \$500
Burns	Up to \$20,000
Skin grafts	25% of the burn benefit
Concussions	Up to \$400
Dental injuries	Up to \$400
Eye injuries	Up to \$400
Lacerations	Up to \$1,500
Severe traumatic brain injuries	Up to \$10,000
Surgical benefits	Up to \$2,250

¹ Not available in Colorado.

² Not available in New York.

Customize your plan with riders

Enhance coverage by adding any of our five riders to meet your employees' unique needs. You can select which riders to offer with the base plan. The sickness hospital confinement benefit rider is available on an employee-choice basis. High, medium, and low coverage options allow you to design a plan that's right for your employees.

Riders	Description of benefits
Health assessment benefit¹	<p>Pays an annual benefit for completion of a single covered exam, screening, or immunization; focus is on wellness, accident prevention, and specific assessments and immunizations for children.</p> <ul style="list-style-type: none"> Level and increasing benefit options: <ul style="list-style-type: none"> Level: \$50, \$75, \$100, or \$125 per person per plan year Increasing: year one = \$50, year two = \$75, and years three and beyond = \$100 Assessments may include: dental preventive exam, annual physical, eye exam, hearing exam, depression screening, substance abuse screening and counseling, and tetanus immunization Additional adult assessments, including osteoporosis screening (bone mineral density) and accident and fall prevention counseling May include additional child assessments and immunizations, including diphtheria, pertussis and tetanus (DPT), measles, mumps, and rubella (MMR), rotavirus, meningitis, and concussion screening
Sickness hospital confinement benefit²	<p>Pays a daily confinement benefit for insureds who are hospitalized due to sickness</p> <ul style="list-style-type: none"> Sickness hospital admission: up to \$1,000 Sickness hospital daily confinement: up to \$200 Sickness intensive care daily confinement: up to \$400
Moving vehicle benefit³	<p>Pays benefits for accidents involving a motor vehicle or other nonmotorized equipment in addition to any other injury or death benefits on the plan</p> <ul style="list-style-type: none"> Motor vehicle injury Motor vehicle death Safe driver injury/death: seat belt and air bag Safe rider injury/death: motor vehicle helmet Safe rider: other helmet (skateboards, bicycles, scooters, skates, and more)
Child sports injury benefit⁴	<p>Increases the payable injury benefit by 25% if a child age 18 or younger is injured in a sanctioned school sport or a competitive sport requiring registration</p>
Accidental death and dismemberment benefit	<p>Pays a benefit for accidental loss of life and severance or loss of function of limbs, fingers, toes, eyesight, hearing, or speech</p>

¹ Not available in Connecticut, Indiana, Michigan, Minnesota, Missouri, North Dakota, New Hampshire, New Jersey, New Mexico, New York, Vermont, or Washington.

² Not available in Colorado, Connecticut, Indiana, Kansas, Massachusetts, Maryland, Michigan, Minnesota, Missouri, North Dakota, New Hampshire, New Jersey, New Mexico, New York, Tennessee, Vermont, or Washington.

³ Not available in Indiana or New York.

⁴ Not available in New York.

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Contact your Lincoln employee benefits professional to learn more about group accident insurance.

Insurance products are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, which does not solicit business in New York, nor is it licensed to do so. Product availability and/or features may vary by state. Limitations and exclusions apply.

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.

Not for use in New York.