

## GROUP BENEFITS

# ACCIDENT INSURANCE HELPS YOU LIVE IN THE MOMENT

Accident/Choice plan

### Accident Employee Assistance Program (EAP)

Accident coverage includes telephone and online confidential guidance for personal matters if you suffer an accident.

### TravelConnect<sup>SM</sup> services

The plan comes with travel assistance services such as travel planning and free emergency medical help whenever you travel more than 100 miles from home.

**This is not a full summary of coverage.**

Life is full of unexpected moments. Some of these become your most cherished memories, and some are ones you'd rather forget—like accidental injuries. That's why we offer Lincoln Accident Insurance.

Lincoln Accident Insurance pays cash should you or a family member suffer an accidental injury—and you decide the best way to spend it.

### Accident insurance pays you cash for accidental injuries

Benefits for more than 70 covered injury expenses and treatments include:

- Emergency room visits
- Fractures and dislocations
- Ambulance transportation
- Lacerations
- Hospital admission and confinement
- Concussions
- Intensive care
- Accidental death and dismemberment
- Surgeries
- **And more**

You'll receive cash for covered injuries. **You'll even get benefits for multiple covered injuries resulting from the same accident.**

### Assess your need for accident insurance



#### Consider your medical costs

Take a look at your medical deductibles, copayments, and insurance maximums, and decide whether you're comfortable paying them out of your own pocket.



#### Consider your expenses

Add up routine expenses like food and clothing and regular bills such as credit cards, car payments, and mortgages to see how much money is left to pay medical bills.



#### Consider your savings

Estimate your savings, investments, and other nest eggs, and decide whether you could dip into them to pay costs due to an accident.

### Important features that make a difference

**Security**—You can keep your coverage if you leave the company.

**Affordability**—Products offered at your workplace are usually less expensive than buying on your own.

**Convenience**—Payroll deduction is simple and easy.

**Certainty**—Guarantee Issue means you have an opportunity to buy coverage without medical examinations or questionnaires.

Insurance products issued by:  
The Lincoln National Life Insurance Company

The Lincoln Accident Insurance **Choice** plan pays you cash benefits if you suffer a covered accidental injury. For each item listed below, you receive the benefit amount shown. Multiple benefits can be paid for multiple injuries from the same covered accident.

Emergency care	
Ambulance	\$150
Air ambulance	\$600
Initial physician office visit	\$75
Emergency care treatment	\$150
Major diagnostic care	\$100

  

Treatment care	
Hospital admission	\$1,000
Hospital confinement daily benefit	\$200
Intensive care unit daily benefit	\$400
Alternate care and rehabilitative facility daily benefit	\$100
Follow-up doctor/patient care (up to 6 sessions)	\$50
Transportation for care (up to 3 times per accident)	\$300
Companion lodging (up to 30 days per accident)	\$100
Family care, per child (up to 30 days)	\$20

  

Fractures (per fracture)	Nonsurgery/ surgery
Ankle, arm, collarbone, elbow, foot (except toes), hand (except fingers), jaw, kneecap, shoulder blade, sternum, wrist	\$600/\$1,200
Hip	\$2,800/\$5,600
Skull depressed	\$2,500/\$5,000
Leg, pelvis, skull nondepressed, vertebral column	\$1,500/\$3,000
Bones of face, vertebrae, coccyx, rib, nose	\$450/\$900
Finger, toe	\$100/\$200
Chip fractures	25% of fracture benefit

  

Dislocations (per injury)	Nonsurgery/ surgery
Ankle, collarbone (sternoclavicular), foot (except toes)	\$800/\$1,600
Collarbone (acromio and separation), elbow, hand (except fingers), lower jaw, shoulder, wrist	\$500/\$1,000
Finger, toe	\$150/\$300
Hip	\$2,400/\$4,800
Knee (except kneecap)	\$1,500/\$3,000
Partial dislocation	25% of dislocation benefit

  

Specific injuries or treatments	
Transfusions	\$300
Burns	\$100 – \$12,800
Skin grafts	Additional 25% of burn benefit
Joint replacement	\$1,500 – \$2,000
Coma	\$7,500
Concussion	\$100
Dental crown, once per accident	\$150
Dental extraction, once per accident	\$50
Eye (removal of foreign body), once per eye/accident	\$100
Eye (surgical repair), once per eye/accident	\$300
Laceration	\$50 – \$400
Surgery	
Arthroscopic	\$250
Abdominal or thoracic	\$1,000
Surgical repair	
Ligaments/tendons, knee cartilage	\$450
Rotator cuff	\$450
Ruptured disc	\$600

  

Transitional care	
Crutches	\$25
Wheelchair for temporary use	\$50
Wheelchair for permanent use	\$350
Walker for temporary use	\$25
Walker for permanent use	\$50
Prosthesis per limb/device	\$500
Reasonable modifications to home or vehicle in the case of catastrophic loss	\$2,500

  

Accidental death & dismemberment (AD&D)	
Accidental death	
Employee	\$75,000
Spouse	\$25,000
Child	\$12,500
Common carrier enhanced death benefit	2x benefit amount
Transportation of remains	\$5,000
Seat belt/helmet AD&D benefit	10% of AD&D
Common disaster enhanced death benefit	\$150,000
Catastrophic loss	\$50,000
Loss of or loss of use of one hand, foot, arm, leg, eye	\$7,000

In Minnesota and New York, this product is offered as an individual insurance policy.

In all other states, this product is offered as a group insurance policy.

This plan design is not offered in New York.

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.

Accident EAP services are provided by ComPsych® Corporation, Chicago, IL. *TravelConnect*™ travel assistance services are provided by FrontierMEDEX, Baltimore, MD. ComPsych® and FrontierMEDEX are not Lincoln Financial Group® companies. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations.

Insurance products (policy series GL41, GL41SG, WIND) 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. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.

**Not for use in New York.**

©2013 Lincoln National Corporation

[LincolnFinancial.com](http://LincolnFinancial.com)

BP 10/13 Z01

Order code: ACC-CHPR-FLI001

