Group Accident Insurance Coverage
Choice Plan

SUMMARY OF BENEFITS

Sponsored by: Front Burner Restaurants, LP

Accident insurance coverage provides a cash benefit when an insured is injured due to a covered Accident.

Eligibility All employees in an eligible class. Issue Ages 17-80.

Emergency Care	
Ambulance/Air Ambulance	$150/$600
Initial physician office visit/ER visit	$75/$150
Major diagnostic care	$100

Treatment Care	
Hospital admission	$1,000
Hospital confinement daily benefit	$200
Intensive care 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 and Dislocations	
Per Surgical Fracture	$200-$5,600
Per Non-Surgical Fracture	$100-$2,800
Chip Fractures	25% of fracture benefit
Per Surgical Dislocation Injury	$300-$4,800
Per Non-Surgical Dislocation Injury	$150-$2,400
Partial Dislocation	25% of dislocation benefit

Specific Injuries or Treatments	
Transfusions	$300
Burns	$100-$12,800
Skin Grafts	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	$250-$1,000
Surgical repair of ligaments/tendons, knee cartilage, rotator cuff, ruptured disc	$450-$600

Transitional Care Benefits	
Crutches, wheelchair, walker, other	$25-$350
Prosthesis per limb/device	$500
Reasonable modifications to home or vehicle	$2,500

Accident Death & Dismemberment (AD&D)	
Employee Accident Death	$75,000
Spouse Accident Death	$25,000
Child Accident Death	$12,500
Loss of or loss of use of one: hand, foot, arm, leg, eye	$7,000
Loss of or loss of use of any one finger, thumb, or toe	$300
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	2x benefit amount
Catastrophic loss	$50,000

Additional Benefits	
Health assessment (wellness) benefit: If an insured undergoes a defined health assessment, a benefit will be paid	$50, one time per year per insured

Additional Services	
Accident EAP services	Included
TravelConnect[SM]	Included

Bi-Weekly Accident Cost Summary*

Tier	**Base Premium**
Employee Only	$7.31
Employee & Spouse	$11.19
Employee & Child(ren)	$12.08
Employee & Family	$16.99

Group level benefit options *Additional benefits selected by employer for all enrolled employees – cost included in the base coverage rates above*	
Health Assessment (wellness)	Included

*The policy is guaranteed renewable. The insurer has the right to increase premium rates on any policy anniversary after the Policy's first anniversary, for all policies of like class.

Exclusions

- This accident policy will not cover losses caused by or as a result of:
- Injury occurring prior to the effective date of coverage or after termination of the coverage
- Duty as a member of any military, including Reserves or National Guard
- Travel or flight in or on any Aircraft, except as a fare paying passenger on a regularly scheduled commercial flight
- Participating in high risk or extreme sports, such as, but not limited to, bungee jumping, parachuting, base jumping, or mountaineering;
- Having cosmetic or elective surgery

- Participating in or attempting to commit a felony
- Being incarcerated in any type of penal or detention facility
- Having a blood alcohol level of .08 grams of alcohol or more per 100 milliliters of blood
- Deliberately using poison, gas, fumes, or drugs (except when prescribed by a Physician and administered appropriately)
- Committing or attempting to commit suicide or any other self-inflicted injury
- Any sickness, disease (physical or mental), or medical or surgical treatment of these
- Participating in, practicing for, or officiating a semi-professional or professional sport
- Riding in or driving any motor-driven vehicle for race, stunt show, or speed test
- War, act of war, or participation in a riot, insurrection or rebellion
- An injury sustained while residing outside the U.S., U.S. territories, Canada or Mexico for more than 12 months
- Injury arising out of or in the course of any employment for wage or profit

For assistance or additional information Contact Lincoln Financial Group at	
(800) 423-2765; reference ID: **ROCKFISH**	www.LincolnFinancial.com

NOTE: This is not intended as a complete description of the insurance coverage offered. While benefit amounts stated in this summary are specific to your coverage, other items may summarize our standard product features and not the specific features of your coverage. 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 policy will be made available to you that describes the benefits in greater details. Should there be a difference between this summary and the policy, the policy will govern.

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