



Accident insurance helps you live in the moment

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 over 40 covered accidents and services include:

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

You'll receive cash benefits 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

- **Portability**—You can keep your coverage if you leave the company.
- **Affordability**—Group rates are usually less expensive than individual policies.
- **Convenience**—Payroll deduction is simple and easy.
- **Certainty**—Guarantee Issue means you have an opportunity to buy coverage without medical examinations or questionnaires.

Employee assistance

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

TravelConnectSM

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 benefits. Contact your employee benefits department for a complete list of plan exclusions and limitations.

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	\$50
Emergency room	\$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)	\$175
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, hand, jaw, kneecap, shoulder blade, sternum, wrist	\$300/\$600
Hip	\$1,400/\$2,800
Skull depressed	\$2,500/\$5,000
Leg, pelvis, skull nondepressed, vertebral column	\$500/\$1,000
Bones of face, vertebrae, coccyx, rib, nose	\$150/\$300
Finger, toe	\$50/\$100
Chip fractures	25% benefit

Dislocations (per injury)	Nonsurgery/ surgery
Ankle, collarbone, foot	\$400/\$800
Collarbone acromio and separation, elbow, hand, lower jaw, shoulder, wrist	\$250/\$500
Finger, toe	\$50/\$100
Hip	\$1,200/\$2,400
Knee, except kneecap	\$500/\$1,000

Specific injuries or treatments	
Transfusions	\$150
Burns	\$100 – \$6,400
Skin grafts	Additional 25%
Joint replacement	\$1,500 – \$2,000
Coma	\$2,000
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
Treatment, per repair	
Ligaments/tendons, knee cartilage	\$300
Rotator cuff	\$300
Ruptured disc	\$400

Transitional care benefits	
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	\$30,000
Spouse	\$10,000
Child	\$5,000
Common carrier enhanced death benefit	2x benefit amount
Transportation of remains	up to \$5,000
Seat belt/helmet AD&D benefit	10% of AD&D
Common disaster enhanced death benefit	2x benefit amount
Catastrophic loss	\$50,000
Loss of or loss of use of one hand, foot, arm, leg, eye	Up to \$7,000

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