



## 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

<b>Eligibility description</b>	All full-time employees
<b>Contribution</b>	You pay the cost of your coverage.
<b>Emergency treatment</b>	
Ambulance	\$300
Air ambulance	\$1,500
Emergency care/treatment	\$200
Initial care visit	\$100
Major diagnostic	\$200
X-ray	\$40
<b>Fractures</b>	
Ankle	\$450
Arm (shoulder to elbow)	\$875
Arm (elbow to wrist)	\$450
Coccyx	\$525
Collarbone	\$525
Elbow	\$450
Bones of the face	\$875
Fingers	\$100
Foot (except toes)	\$450
Hand (except fingers)	\$450
Hip	\$2,625
Jaw upper	\$875
Jaw lower	\$525
Kneecap	\$450
Leg (hip to knee)	\$2,625
Leg (knee to ankle)	\$1,750
Nose	\$875
Pelvis	\$1,750



Rib	\$450
Shoulder blade	\$450
Skull depressed	\$3,500
Skull non-depressed	\$1,750
Sternum	\$525
Toes	\$100
Vertebral body	\$1,750
Vertebral process	\$450
Wrist	\$450
Surgical treatment surgery	Two times nonsurgical benefit
Chip fracture	25% of fracture benefit
<b>Dislocations</b>	
Ankle	\$875
Collarbone (acromion and separation)	\$450
Collarbone (sternoclavicular)	\$875
Elbow	\$450
Fingers	\$100
Foot (except toes)	\$875
Hand (except fingers)	\$450
Hip	\$2,625
Lower jaw	\$450
Knee (except kneecap)	\$1,750
Shoulder	\$450
Toes	\$100
Wrist	\$450
Surgical treatment	Two times nonsurgical benefit
Partial dislocation	25% of dislocation benefit
<b>Specific injuries</b>	
Blood, plasma, platelets, and other non-blood substitute IV solutions	\$375
2nd degree burns: Based upon surface area burned	\$100 - \$1,000
3rd degree burns: Based upon surface area burned	\$375 - \$10,000
Skin grafts	25% of burn benefit
Concussion	\$150
Dental crown	\$150
Dental extraction	\$75



Eye (surgical repair)	\$300
Eye (removal of foreign object)	\$150
Laceration: based upon the need for and length of sutures	\$35 - \$400
Severe traumatic brain injury	\$5,000
<b>Surgical benefits</b>	
Arthroscopic	\$150
Cranial	\$1,125
Hernia	\$150
Other surgery under conscious sedation	\$125
Other surgery under general anesthesia	\$225
Repair of knee cartilage	\$750
Repair of ligaments, tendons, rotator cuff	\$750
Repair of ruptured disc	\$750
Open abdominal or thoracic	\$1,500
<b>Hospitalization and ongoing care</b>	
Accident hospital admission	\$1,250
Accident hospital daily confinement	\$300
Accident intensive care admission	\$2,000
Accident intensive care daily confinement	\$600
Physical, occupational, and chiropractic therapy (up to six sessions)	\$50
Physician follow-up visits (up to two visits)	\$100
Alternative care/rehabilitation facility daily confinement/rehabilitative confinement	\$200
Epidural/cortisone pain management (up to one injection)	\$100
Medical mobility devices	\$100
Wheelchair (expected use one year or more)	\$400
Wheelchair (expected use less than one year)	\$200
Prosthesis (per limb)	\$1,000
<b>Recovery assistance</b>	
Family care	\$75
Companion lodging (100 or more miles from home)	\$150 per day
Transportation (100 or more miles from home)	\$300 per trip
<b>Moving vehicle benefits</b>	
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
<b>Accidental death and dismemberment (AD&amp;D) benefit</b>	
Accidental death: Your death	\$25,000
Accidental death: Your spouse or life partner	\$10,000
Accidental death: Your child	\$5,000
Common carrier death: Your death	\$50,000
Common carrier death: Your spouse or life partner	\$20,000
Common carrier death: Your child	\$10,000
Transportation of remains (100 or more miles)	\$5,000
Loss of hand, foot, arm, leg, eye, or hearing in one ear	\$5,000
Loss of finger, thumb, toe	\$250
Loss of sight in both eyes	\$10,000
Loss of hearing in both ears	\$10,000
Loss of speech	\$10,000
Loss of both arms	\$10,000
Loss of both legs	\$10,000
Loss of arm and leg	\$10,000
Paraplegia	\$10,000
Hemiplegia	\$10,000
Loss of both arms and both legs	\$10,000
Quadriplegia	\$10,000
<p>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.</p> <p>The education benefit is payable for each full-time student.</p>	10% of AD&D benefit
<p>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.</p> <p>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.</p>	10% of AD&D benefit
<p>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.</p>	\$1,000



This benefit is payable once per person within 365 days of the accident.

Additional plan benefits	
Portability	Included
Child sports injury benefit	Included

## Additional Details

- **Eligibility:** Employees scheduled to work 30+ hours per week are eligible to enroll. When enrolled, your eligible dependents may also be enrolled.
- **Enrollment:** You are eligible to enroll and make changes to this coverage for yourself and your dependents each open enrollment. You may also make changes to your enrollment within 31 days of a qualified change in family status.
- **Child Sports Injury Benefit:** This rider is automatically included for anyone who elects child coverage. The Child Sports Injury Benefit increases the payable injury benefit by 25% if a child age 18 years or younger is injured in a sanctioned school sport or a competitive sport requiring registration.
- **Moving Vehicle Benefits:** These benefits pay in addition to other injury or death benefits if they occur as a result of a moving vehicle accident or while wearing a helmet when riding a bicycle, scooter, skateboard, or skates. Each benefit is payable once per person per accident. A traffic accident report is required to validate motor vehicle benefits and confirm seatbelt, air bag and helmet benefits.
- **Portability:** You can continue your insurance if you leave your job or if your coverage terminates for any reason other than non-payment of premium. To take advantage of this benefit, contact Lincoln Financial at 1-800-423-2765. An employee must port his or her coverage in order for dependents to port coverage. Dependents can port in the event of death or divorce. Employees who port their Accident coverage may continue until the age of 70 or 12 months, if longer.

## Submit a Claim

Follow these instructions to [file a claim](#).



## 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 them 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 is 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	Biweekly premium	Semi - monthly premium
Employee only	\$4.40	\$4.77
Employee + spouse/domestic partner	\$7.20	\$7.80
Employee + child(ren)	\$7.74	\$8.39
Employee + family	\$10.51	\$11.39

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