

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 modular design with riders available to cover a variety of employee needs
- Benefits focused on the family, safety and accident prevention
- New technology platform for end-to-end administration, flexible billing options and self-service

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.

<p>DESIGNED WITH EMPLOYEES IN MIND</p> <p>Family-focused – adult care and child-specific benefits.</p> <p>Innovative increasing Health Assessment Benefit option.</p> <p>Pays a lump-sum cash benefit for each covered accidental injury, including multiple injuries sustained in a single accident.</p> <p>Benefits are paid directly to employees to use for medical expenses, plan gaps or living expenses.</p> <p>Premiums are paid via payroll deduction.</p> <p>Spouse and child coverage is available.</p> <p>No medical questions are required to receive coverage.</p> <p>Coverage is portable for employees leaving the company.</p>	<p>Emergency care</p> <table border="1"> <tr> <td>Ambulance/air ambulance</td> <td>Up to \$300/\$1,500</td> </tr> <tr> <td>Emergency care treatment</td> <td>Up to \$200</td> </tr> <tr> <td>X-rays</td> <td>Up to \$40</td> </tr> <tr> <td>Initial care visit</td> <td>Up to \$100</td> </tr> <tr> <td>Major diagnostic exam</td> <td>Up to \$200</td> </tr> </table>		Ambulance/air ambulance	Up to \$300/\$1,500	Emergency care treatment	Up to \$200	X-rays	Up to \$40	Initial care visit	Up to \$100	Major diagnostic exam	Up to \$200	<p>Fractures and dislocations</p> <table border="1"> <tr> <td colspan="2">Fractures</td> </tr> <tr> <td>Nonsurgical fractures</td> <td>Up to \$4,500</td> </tr> <tr> <td>Surgical fractures</td> <td>Up to \$9,000</td> </tr> <tr> <td>Chip fractures</td> <td>25% of the fracture benefit</td> </tr> <tr> <td colspan="2">Dislocations</td> </tr> <tr> <td>Nonsurgical dislocations</td> <td>Up to \$3,375</td> </tr> <tr> <td>Surgical dislocations</td> <td>Up to \$6,750</td> </tr> <tr> <td>Partial dislocations</td> <td>25% of dislocation benefit</td> </tr> <tr> <td colspan="2">Specific injuries</td> </tr> <tr> <td>Blood, plasma and platelets</td> <td>Up to \$500</td> </tr> <tr> <td>Burns</td> <td>Up to \$15,000</td> </tr> <tr> <td>Skin grafts</td> <td>25% of the burn benefit</td> </tr> <tr> <td>Concussions</td> <td>Up to \$200</td> </tr> <tr> <td>Dental injuries</td> <td>Up to \$200</td> </tr> <tr> <td>Eye injuries</td> <td>Up to \$400</td> </tr> <tr> <td>Lacerations</td> <td>Up to \$600</td> </tr> <tr> <td>Severe traumatic brain injuries</td> <td>Up to \$7,500</td> </tr> <tr> <td>Surgical benefits</td> <td>Up to \$2,000</td> </tr> </table>		Fractures		Nonsurgical fractures	Up to \$4,500	Surgical fractures	Up to \$9,000	Chip fractures	25% of the fracture benefit	Dislocations		Nonsurgical dislocations	Up to \$3,375	Surgical dislocations	Up to \$6,750	Partial dislocations	25% of dislocation benefit	Specific injuries		Blood, plasma and platelets	Up to \$500	Burns	Up to \$15,000	Skin grafts	25% of the burn benefit	Concussions	Up to \$200	Dental injuries	Up to \$200	Eye injuries	Up to \$400	Lacerations	Up to \$600	Severe traumatic brain injuries	Up to \$7,500	Surgical benefits	Up to \$2,000
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¹ Not available in CO.

² NY does not include family care.

Customize your plan with these riders

Enhance coverage by adding any of our five riders to meet your employees' unique needs. You can select which riders to offer on 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.

Health Assessment Benefit³	<p>Pays an annual benefit for completion of a single covered exam, screening or immunization. The 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 or \$100 per person per plan year – Increasing: year 1 = \$50, year 2 = \$75 and years 3+ = \$100 ▪ Assessments include: dental preventive exam, annual physical, eye exam, hearing exam, depression screening, substance abuse screening/counseling and tetanus immunization ▪ Additional adult assessments, including osteoporosis screen (bone mineral density) and accident/fall prevention counseling ▪ Additional child assessments and immunizations, including DTP, MMR, rotavirus, chickenpox, meningitis and concussion screening
Sickness Hospital Confinement Benefit⁴	<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 intensive care daily confinement: Up to \$400 ▪ Sickness hospital daily confinement: Up to \$200
Moving Vehicle Benefit⁵	<p>Pays benefits for accidents involving a motor vehicle or other nonmotorized equipment. This is 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, air bag ▪ Safe rider injury/death: motor vehicle helmet ▪ Safe rider: other helmet (skateboards, bicycles, scooters, skates, and so on)
Child Sports Injury Benefit⁶	<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>

³ Not available in CT, IN, KS, MI, MN, MO, ND, NH, NJ, NM, NY, VT, WA.

⁴ Not available in CO, CT, ID, IN, KS, MA, MD, MI, MN, MO, ND, NH, NJ, NM, NY, TN, VT, WA.

⁵ Not available in IN, NY.

⁶ Not available in NY.

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

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.

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