



# Live in the moment

Accident insurance / Preferred plan

## Extra cash when you need it most

Life is full of unexpected moments. Some are ones you'd rather forget—like accidental injuries. Lincoln Accident Insurance pays cash should you or a family member suffer an accidental injury, and you decide the best way to spend it.

More than 70 injury expenses and treatments are covered, including emergency room visits, hospital admission and confinement, surgeries, intensive care, ambulance transportation, fractures and dislocations, lacerations and much more.

## Added value; no added cost

Every Lincoln Accident Insurance policy includes support and travel assistance services at no additional cost to you.

## Support and guidance

The Accident Employee Assistance Program (EAP) provides assistance to you and your loved ones:

- Unlimited phone and online guidance for a wide range of work/life concerns
- Unlimited telephonic legal information and referrals, as well as one free 30-minute consultation per legal issue and discounts of 25% off published fees
- Unlimited telephonic financial counseling sessions and online tools and resources

**Act the age you feel now with extra financial protection from Lincoln Financial.**

## Travel assistance

*Travel/Connect*<sup>SM</sup> services provide a wealth of travel, medical and safety-related services you can access while traveling more than 100 miles from home, for business or pleasure. Includes services such as:

Medical emergency evacuation and transportation

Emergency travel documents assistance

Medical and dental referrals

## Assess your need

### Consider your medical costs

Take a look at your medical deductibles, copayments and insurance maximums.

### Consider your expenses

Add up your routine expenses and regular bills.

### Consider your savings

Can you dip into them to pay costs due to an accident?



The Lincoln Accident Insurance Preferred plan pays you a cash benefit 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	\$250
Air ambulance	\$1,200
Initial physician office visit	\$100
Emergency care treatment	\$170
Major diagnostic exam	\$200

  

Treatment care	
Hospital admission	\$1,300
Hospital confinement daily benefit	\$250
Intensive care unit daily benefit	\$600
Alternate care and rehabilitative facility daily benefit	\$130
Follow-up care (up to 6 sessions)	\$80
Transportation for care (up to 3 times per accident)	\$450
Companion lodging (up to 30 days per accident)	\$130
Family care, per child (up to 30 days)	\$25

  

Fractures (per fracture)	
Ankle, arm, collarbone, elbow, foot (except toes), hand (except fingers), jaw, kneecap, shoulder blade, sternum, wrist	\$1,000/\$2,000
Hip	\$3,400/\$6,800
Skull depressed	\$3,000/\$6,000
Leg, pelvis, skull nondepressed, vertebral column	\$1,800/\$3,600
Bones of face, vertebrae, coccyx, rib, nose	\$600/\$1,200
Finger, toe	\$250/\$500
Chip fractures	25% of fracture benefit

  

Dislocations (per injury)	
Ankle, collarbone (sternoclavicular), foot (except toes)	\$1,000/\$2,000
Collarbone (acromio and separation), elbow, hand (except fingers), lower jaw, shoulder, wrist	\$800/\$1,600
Finger, toe	\$300/\$600
Hip	\$3,000/\$6,000
Knee (except kneecap)	\$1,800/\$3,600
Partial dislocation	25% of dislocation benefit

  

Specific injuries or treatments	
Transfusions	\$400
Burns	\$250 – \$16,000
Skin grafts	Additional 25% of burn benefit
Joint replacement	\$2,500 – \$3,000
Coma	\$10,000
Concussion	\$200
Dental crown, once per accident	\$200
Dental extraction, once per accident	\$75
Eye (removal of foreign body), once per eye/accident	\$200
Eye (surgical repair), once per eye/accident	\$400
Laceration	\$100 – \$800
Surgery	
Arthroscopic	\$350
Abdominal or thoracic	\$2,600
Surgical repair	
Ligaments/tendons, knee cartilage	\$750
Rotator cuff	\$750
Ruptured disc	\$825

  

Transitional care	
Crutches	\$50
Wheelchair for temporary use	\$50
Wheelchair for permanent use	\$700
Walker for temporary use	\$50
Walker for permanent use	\$100
Prosthesis per limb/device	\$1,000
Other medical appliance used for mobility	\$50
Reasonable modifications to home or vehicle in the case of catastrophic loss	\$5,000

  

Accidental death & dismemberment (AD&D)	
Accidental death	
Employee	\$100,000
Spouse	\$50,000
Child	\$25,000
Common carrier enhanced death benefit	2x benefit amount
Transportation of remains	\$8,000
Seat belt/helmet AD&D benefit	10% of AD&D
Common disaster enhanced death benefit	\$200,000
Catastrophic loss	\$80,000
Loss of or loss of use of one hand, foot, arm, leg, eye	\$14,000

See summary of benefits for a complete list of plan details.

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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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