



Live in the moment

Accident insurance / Choice 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

*TravelConnect*SM 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 Choice 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	\$150
Air ambulance	\$600
Initial physician office visit	\$75
Emergency care treatment	\$150
Major diagnostic exam	\$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 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 (per fracture)	Nonsurgery/ surgery
Ankle, arm, collarbone, elbow, foot (except toes), hand (except fingers), jaw, kneecap, shoulder blade, sternum, wrist	\$600/\$1,200
Hip	\$2,800/\$5,600
Skull depressed	\$2,500/\$5,000
Leg, pelvis, skull nondepressed, vertebral column	\$1,500/\$3,000
Bones of face, vertebrae, coccyx, rib, nose	\$450/\$900
Finger, toe	\$100/\$200
Chip fractures	25% of fracture benefit

Dislocations (per injury)	Nonsurgery/ surgery
Ankle, collarbone (sternoclavicular), foot (except toes)	\$800/\$1,600
Collarbone (acromio and separation), elbow, hand (except fingers), lower jaw, shoulder, wrist	\$500/\$1,000
Finger, toe	\$150/\$300
Hip	\$2,400/\$4,800
Knee (except kneecap)	\$1,500/\$3,000
Partial dislocation	25% of dislocation benefit

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

Specific injuries or treatments	
Transfusions	\$300
Burns	\$100 – \$12,800
Skin grafts	Additional 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	
Arthroscopic	\$250
Abdominal or thoracic	\$1,000
Surgical repair	
Ligaments/tendons, knee cartilage	\$450
Rotator cuff	\$450
Ruptured disc	\$600

Transitional care	
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
Other medical appliance used for mobility	\$25
Reasonable modifications to home or vehicle in the case of catastrophic loss	\$2,500

Accidental death & dismemberment (AD&D)	
Accidental death	
Employee	\$75,000
Spouse	\$25,000
Child	\$12,500
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	\$150,000
Catastrophic loss	\$50,000
Loss of or loss of use of one hand, foot, arm, leg, eye	\$7,000

©2014 Lincoln National Corporation

LincolnFinancial.com

PDF 7/14 Z01

Order code: ACC-EECH-FLI001



You're In Charge®

Accident EAP services are provided by ComPsych® Corporation, Chicago, IL. *TravelConnect*SM travel assistance services are provided by FrontierMEDEX, Baltimore, MD. ComPsych® and FrontierMEDEX are not Lincoln Financial Group® companies. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations.

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.

Insurance products (policy series GL41) are issued by The Lincoln National Life Insurance Company (Fort Wayne, IN), which does not solicit business in New York, nor is it licensed to do so. Product availability and/or features may vary by state. Limitations and exclusions apply. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.

Not for use in Florida, Minnesota or New York.