Accident insurance

With accident insurance from Lincoln, you can expand your benefits package and promote peace of mind among your employees. Lincoln Accident Insurance helps deliver financial security for the unexpected—allowing you to help your employees protect their budgets against unforeseen expenses if they suffer an accidental injury. Employees can use the cash benefits from this coverage to help meet copayments and other expenses while they recover, or any other way they see fit.

Product conditions

- Eligible employees must be actively at work on the date coverage begins (effective date)

Class and eligibility descriptions

Accident insurance	
Option	1
Class	1
Class description	All Full-Time Employees
Eligible lives	414
Employer contribution to employee premium	0%
Employer contribution to dependent premium	0%
Required participation	15%
Contribution basis	Post-Tax
Minimum hours	20 hours per week

Accident benefit overview

Accident benefits	
Class description	All Full-Time Employees
Product type	On & off-the-job (24 hours)
Portability	Included

Emergency care benefits	
Ambulance transportation within 90 days of the accident	$300
Air ambulance transportation within 90 days of the accident	$1,000
Emergency care treatment within 72 hours of the accident	$150
Initial care visit (physician office or urgent care visit) within 60 days of the accident	$75
Major diagnostic exam (CT or CAT scans, MRI, PET scan, EEG, SPECT, joint imaging, DTI scan, and MRA scan) prescribed and performed within 60 days of the accident	$150
X-ray prescribed and performed within 60 days of the accident	$150 at initial visit

Fracture benefits*	Non-surgical
Ankle	$500
Arm - Upper (shoulder to elbow)	$1,000
Arm - Lower (elbow to wrist)	$750
Coccyx	$500
Collarbone	$750
Elbow	$600
Face (bones of)	$1,000
Fingers	$100
Foot (except toes)	$500
Hand (except fingers)	$750
Hip	$4,000
Jaw - Upper	$1,000
Jaw - Lower	$750
Kneecap	$500
Leg - Upper (hip to knee)	$4,000
Leg - Lower (knee to ankle)	$1,500
Nose	$1,000
Pelvis	$1,500
Rib	$750
Shoulder Blade	$750
Skull Depressed	$4,000
Skull Non-depressed	$2,000
Sternum	$750
Toes	$100
Vertebral Body	$1,500
Vertebral Process	$500
Wrist	$750
Chip fractures	25% of fracture benefit
Surgical treatment of any of the above fractures	2x non-surgical amount

*Fractures must be diagnosed within 90 days of the accident, and benefits have a combined limit of 2 times the highest fracture benefit payable.

Dislocation benefits*	Non-surgical
Ankle	$750
Collarbone (acromio and separation)	$750
Collarbone (sternoclavicular)	$1,000
Elbow	$750
Fingers	$100
Foot (except toes)	$750
Hand (except fingers)	$750
Hip	$4,000
Jaw – Lower	$750
Knee (except kneecap)	$2,000
Shoulder	$750
Toes	$100
Wrist	$750
Partial dislocation	25% of dislocation benefit
Surgical treatment of any of the above dislocations	2x non-surgical amount

*Dislocations must be diagnosed within 90 days of the accident, and benefits have a combined limit of 2 times the highest dislocation benefit payable.

Specific injury benefits*	
Blood, plasma, platelets administered within 90 days of the accident	$400
2nd degree burns: =<9% treatment within 72 hours of the accident	$100
2nd degree burns: 10%-18% treatment within 72 hours of the accident	$150
2nd degree burns: 19%-36% treatment within 72 hours of the accident	$500
2nd degree burns: =>37% treatment within 72 hours of the accident	$1,000
3rd degree burns: =<9% treatment within 72 hours of the accident	$1,000
3rd degree burns: 10%-18% treatment within 72 hours of the accident	$1,500
3rd degree burns: 19%-36% treatment within 72 hours of the accident	$5,000
3rd degree burns: => 37% treatment within 72 hours of the accident	$10,000
Skin grafts	50% of the burn benefit
Concussion diagnosed within 72 hours of the accident	$250
Dental crown treatment within 7 days of the accident	$200
Dental extraction treatment within 7 days of the accident	$100
Eye (surgical repair) performed within 90 days of the accident	$300
Eye (removal of foreign body) performed within 90 days of the accident	$300
Laceration: No Sutures treatment within 72 hours of the accident	$50

Laceration: Up to 5cm (2 in) treatment within 72 hours of the accident	$75
Laceration: 5.1 cm – 15.5 cm (2.1 in-6.1 in) treatment within 72 hours of the accident	$200
Laceration: 15.6+ cm (6.2+ in) treatment within 72 hours of the accident	$400
Severe traumatic brain injury (Includes COMA and other severe brain injuries) diagnosed within 90 days of the accident	$7,500
Surgical Benefits*:	
Arthroscopic	$150
Cranial	$1,500
Hernia	$150
Other surgical repair under conscious sedation	$250
Other surgical repair under general anesthesia	$450
Repair of knee cartilage	$750
Repair of ligaments, tendons, rotator cuff	$750
Repair of ruptured disc	$750
Open abdominal or thoracic	$1,500

*Must occur within 180 days of the accident, and surgical benefits have a combined limit of 2 times the highest surgical benefit payable.

Hospital & ongoing care benefits	
Hospital admission within 180 days of the accident	$1,000
Hospital confinement within 180 days of the accident	$200 per day up to 365 days
Intensive care admission within 30 days of the accident	$1,500
Intensive care unit confinement within 30 days of the accident	$200 per day up to 15 days
Occupational, physical and chiropractic therapy within 365 days of the accident	$35 per visit up to 10 visits
Physician follow-up care within 365 days of the accident	$75 per visit up to 6 visits
Alternate care and rehabilitative confinement within 180 days of the accident	$150 per day up to 180 days
Pain management	$75 per treatment up to 1 treatment
Medical mobility devices (cane, crutches, knee walker, walker, walking boot, other) recommended and received within 365 days of the accident	$300 per device up to 3 devices
Wheelchair: expected use less than 1 year recommended and received within 365 days of the accident	$200
Wheelchair: expected use 1 year or longer recommended and received within 365 days of the accident	$750
Prosthesis prescribed and received within 365 days of the accident	$750 per device, per limb

Recovery assistance benefits	
Family care (adult and child) within 90 days of the accident	$250 per adult/child

Companion lodging within 90 days of the accident	$100 per day up to 30 days, 100 miles from home
Transportation	$300 per trip up to 3 trips, 100 miles from home

Accidental death & dismemberment benefits	
Accidental death:	
Employee within 365 days of the accident	$25,000
Spouse within 365 days of the accident	$12,500
Child within 365 days of the accident	$6,250
Common Carrier:	2x Accidental Death and Dismemberment Benefit amount
Employee accidental death within 365 days of the accident	$50,000
Spouse accidental death within 365 days of the accident	$25,000
Child accidental death within 365 days of the accident	$12,500
Transportation of remains within 365 days of the accident	$10,000 100 miles from home
Loss of hand, foot, arm, leg, eye, or hearing in one ear within 365 days of the accident	$10,000
Loss of finger, thumb, toe within 365 days of the accident	$1,250
Loss of sight in both eyes within 365 days of the accident	$20,000
Loss of hearing in both ears within 365 days of the accident	$20,000
Loss of speech within 365 days of the accident	$20,000
Loss of both arms within 365 days of the accident	$20,000
Loss of both legs within 365 days of the accident	$20,000
Loss of arm and leg within 365 days of the accident	$20,000
Paraplegia within 365 days of the accident	$20,000
Hemiplegia within 365 days of the accident	$20,000
Loss of both arms and both legs within 365 days of the accident	$20,000
Quadriplegia within 365 days of the accident	$20,000
Safe driver (seatbelt)	Additional 10% of dismemberment or death benefit
Safe driver (airbag)	Additional 10% of dismemberment or death benefit
Safe rider: motor vehicle helmet	Additional 10% of dismemberment or death benefit
Child education within 365 days of the accident	Additional 10% of dismemberment or death benefit

Spouse training within 365 days of the accident	Additional 10% of dismemberment or death benefit
Modification to home or automobile within 365 days of the accident	$3,000

Health assessment benefits	
HAB Coverage Type	EE, SP and CH
Health Screening Benefit Amount	$50 each year 1 test per assessment year

Final coverage may vary based on state requirements or group-specific selections. The complete list of covered tests will be outlined in the Certificate of Insurance once issued.

Accident rates

Accident insurance rates			
Option:	1	Class:	1
Rate guarantee:	36 months	Eligible lives:	414
Effective date:	01/01/2027	Rate structure:	4-Tier

Tier	Base plan monthly rate
Employee only	$8.63
Employee + spouse	$17.02
Employee + child(ren)	$19.85
Family	$23.79

Class and eligibility descriptions

Accident insurance	
Option	2
Class	1
Class description	All Full-Time Employees
Eligible lives	414
Employer contribution to employee premium	0%
Employer contribution to dependent premium	0%
Required participation	15%
Contribution basis	Post-Tax
Minimum hours	20 hours per week

Accident benefit overview

Accident benefits	
Class description	All Full-Time Employees
Product type	On & off-the-job (24 hours)
Portability	Included

Emergency care benefits	
Ambulance transportation within 90 days of the accident	$400
Air ambulance transportation within 90 days of the accident	$1,250
Emergency care treatment within 72 hours of the accident	$200
Initial care visit (physician office or urgent care visit) within 60 days of the accident	$100
Major diagnostic exam (CT or CAT scans, MRI, PET scan, EEG, SPECT, joint imaging, DTI scan, and MRA scan) prescribed and performed within 60 days of the accident	$200
X-ray prescribed and performed within 60 days of the accident	$200 at initial visit

Fracture benefits*	Non-surgical
Ankle	$750
Arm - Upper (shoulder to elbow)	$2,000
Arm - Lower (elbow to wrist)	$1,000
Coccyx	$750
Collarbone	$1,000
Elbow	$600
Face (bones of)	$2,000
Fingers	$200
Foot (except toes)	$750
Hand (except fingers)	$1,000
Hip	$5,000
Jaw - Upper	$2,000
Jaw - Lower	$1,000
Kneecap	$750
Leg - Upper (hip to knee)	$5,000
Leg - Lower (knee to ankle)	$2,000
Nose	$2,000
Pelvis	$2,000
Rib	$1,000
Shoulder Blade	$1,000
Skull Depressed	$5,000
Skull Non-depressed	$2,500
Sternum	$1,000
Toes	$200
Vertebral Body	$2,000
Vertebral Process	$750
Wrist	$1,000
Chip fractures	25% of fracture benefit
Surgical treatment of any of the above fractures	2x non-surgical amount

*Fractures must be diagnosed within 90 days of the accident, and benefits have a combined limit of 2 times the highest fracture benefit payable.

Dislocation benefits*	Non-surgical
Ankle	$1,000
Collarbone (acromio and separation)	$1,000
Collarbone (sternoclavicular)	$1,500
Elbow	$1,000
Fingers	$200
Foot (except toes)	$1,000
Hand (except fingers)	$1,000
Hip	$5,000
Jaw – Lower	$1,000
Knee (except kneecap)	$2,500
Shoulder	$1,000
Toes	$200
Wrist	$1,000
Partial dislocation	25% of dislocation benefit
Surgical treatment of any of the above dislocations	2x non-surgical amount

*Dislocations must be diagnosed within 90 days of the accident, and benefits have a combined limit of 2 times the highest dislocation benefit payable.

Specific injury benefits*	
Blood, plasma, platelets administered within 90 days of the accident	$500
2nd degree burns: =<9% treatment within 72 hours of the accident	$100
2nd degree burns: 10%-18% treatment within 72 hours of the accident	$200
2nd degree burns: 19%-36% treatment within 72 hours of the accident	$750
2nd degree burns: =>37% treatment within 72 hours of the accident	$1,500
3rd degree burns: =<9% treatment within 72 hours of the accident	$1,500
3rd degree burns: 10%-18% treatment within 72 hours of the accident	$2,000
3rd degree burns: 19%-36% treatment within 72 hours of the accident	$7,500
3rd degree burns: => 37% treatment within 72 hours of the accident	$15,000
Skin grafts	50% of the burn benefit
Concussion diagnosed within 72 hours of the accident	$500
Dental crown treatment within 7 days of the accident	$300
Dental extraction treatment within 7 days of the accident	$150
Eye (surgical repair) performed within 90 days of the accident	$400
Eye (removal of foreign body) performed within 90 days of the accident	$400
Laceration: No Sutures treatment within 72 hours of the accident	$75

Laceration: Up to 5cm (2 in) treatment within 72 hours of the accident	$125
Laceration: 5.1 cm – 15.5 cm (2.1 in-6.1 in) treatment within 72 hours of the accident	$350
Laceration: 15.6+ cm (6.2+ in) treatment within 72 hours of the accident	$700
Severe traumatic brain injury (Includes COMA and other severe brain injuries) diagnosed within 90 days of the accident	$10,000
Surgical Benefits*:	
Arthroscopic	$200
Cranial	$2,000
Hernia	$200
Other surgical repair under conscious sedation	$250
Other surgical repair under general anesthesia	$450
Repair of knee cartilage	$1,500
Repair of ligaments, tendons, rotator cuff	$1,000
Repair of ruptured disc	$1,500
Open abdominal or thoracic	$2,000

*Must occur within 180 days of the accident, and surgical benefits have a combined limit of 2 times the highest surgical benefit payable.

Hospital & ongoing care benefits	
Hospital admission within 180 days of the accident	$1,000
Hospital confinement within 180 days of the accident	$300 per day up to 365 days
Intensive care admission within 30 days of the accident	$1,500
Intensive care unit confinement within 30 days of the accident	$300 per day up to 15 days
Occupational, physical and chiropractic therapy within 365 days of the accident	$50 per visit up to 10 visits
Physician follow-up care within 365 days of the accident	$100 per visit up to 6 visits
Alternate care and rehabilitative confinement within 180 days of the accident	$200 per day up to 180 days
Pain management	$100 per treatment up to 1 treatment
Medical mobility devices (cane, crutches, knee walker, walker, walking boot, other) recommended and received within 365 days of the accident	$400 per device up to 3 devices
Wheelchair: expected use less than 1 year recommended and received within 365 days of the accident	$300
Wheelchair: expected use 1 year or longer recommended and received within 365 days of the accident	$1,000
Prosthesis prescribed and received within 365 days of the accident	$1,000 per device, per limb

Recovery assistance benefits	
Family care (adult and child) within 90 days of the accident	$250 per adult/child

Companion lodging within 90 days of the accident	$200 per day up to 30 days, 100 miles from home
Transportation	$400 per trip up to 3 trips, 100 miles from home

Accidental death & dismemberment benefits	
Accidental death:	
Employee within 365 days of the accident	$50,000
Spouse within 365 days of the accident	$25,000
Child within 365 days of the accident	$12,500
Common Carrier:	2x Accidental Death and Dismemberment Benefit amount
Employee accidental death within 365 days of the accident	$100,000
Spouse accidental death within 365 days of the accident	$50,000
Child accidental death within 365 days of the accident	$25,000
Transportation of remains within 365 days of the accident	$12,500 100 miles from home
Loss of hand, foot, arm, leg, eye, or hearing in one ear within 365 days of the accident	$12,500
Loss of finger, thumb, toe within 365 days of the accident	$1,625
Loss of sight in both eyes within 365 days of the accident	$32,500
Loss of hearing in both ears within 365 days of the accident	$32,500
Loss of speech within 365 days of the accident	$32,500
Loss of both arms within 365 days of the accident	$32,500
Loss of both legs within 365 days of the accident	$32,500
Loss of arm and leg within 365 days of the accident	$32,500
Paraplegia within 365 days of the accident	$32,500
Hemiplegia within 365 days of the accident	$32,500
Loss of both arms and both legs within 365 days of the accident	$32,500
Quadriplegia within 365 days of the accident	$32,500
Safe driver (seatbelt)	Additional 10% of dismemberment or death benefit
Safe driver (airbag)	Additional 10% of dismemberment or death benefit
Safe rider: motor vehicle helmet	Additional 10% of dismemberment or death benefit
Child education within 365 days of the accident	Additional 10% of dismemberment or death benefit

Spouse training within 365 days of the accident	Additional 10% of dismemberment or death benefit
Modification to home or automobile within 365 days of the accident	$3,500

Health assessment benefits	
HAB Coverage Type	EE, SP and CH
Health Screening Benefit Amount	$50 each year 1 test per assessment year

Final coverage may vary based on state requirements or group-specific selections. The complete list of covered tests will be outlined in the Certificate of Insurance once issued.

Accident rates

Accident insurance rates			
Option:	2	Class:	1
Rate guarantee:	36 months	Eligible lives:	414
Effective date:	01/01/2027	Rate structure:	4-Tier

Tier	Base plan monthly rate
Employee only	$12.49
Employee + spouse	$24.51
Employee + child(ren)	$28.45
Family	$34.14

Key coverage highlights

- Premiums remain the same for employees of all ages
- No medical questions or proof of good health (evidence of insurability) is required for employees to receive coverage
- Cash benefits paid directly to the insured in addition to any medical benefit received
- Employees can keep coverage if they ever leave the company
- Survivor portability for spouse and children of a deceased employee
- Help healthy employees stay well—even if employees are never critically ill, they can take advantage of the annual Health Assessment Benefit for wellness checks, screenings and immunizations
- The policy pays multiple cash benefits for each injury and covered treatment when an insured individual sustains more than one injury in the same accident

Limitations & exclusions

This accident policy will not cover losses caused by or as a result of:

- suicide, attempted suicide, or any intentionally self-inflicted injury; voluntary intake or use by any means of any drugs, poison, gas, or fumes, except when prescribed or administered by a physician and taken in accordance with the physician's instructions; committing or attempting to commit a felony; war or any act of war, declared or undeclared; driving a vehicle while intoxicated, as defined by the jurisdiction where the accident occurred; cosmetic or elective surgery; being incarcerated in any type of penal or detention facility.

This is not a complete list; additional limitations and exclusions may be found in the policy and may vary by state.