

## Group Accident Coverage

### SUMMARY OF BENEFITS

**Sponsored by:** NAMIC Group Insurance Trust **Effective date:** January 1, 2012

**Accident coverage provides cash directly to the insured to help offset out of pocket costs.**

**Eligibility** All employees working 20 or more hours per week in eligible class. Issue Ages 17-80

Emergency care	
Ambulance	\$150
Air ambulance	\$600
Initial physician office visit	\$50
Emergency room	\$150
Major diagnostic care	\$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 doctor/patient care (up to 6 sessions)	\$50
Transportation for care (up to 3 times per accident)	\$175
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, hand, jaw, kneecap, shoulder blade, sternum, wrist	\$300/\$600
Hip	\$1,400/\$2,800
Skull depressed	\$2,500/\$5,000
Leg, pelvis, skull nondepressed, vertebral column	\$500/\$1,000
Bones of face, vertebrae, coccyx, rib, nose	\$150/\$300
Finger, toe	\$50/\$100
Chip fractures	25% benefit

Dislocations (per injury)	Nonsurgery/ surgery
Ankle, collarbone, foot	\$400/\$800
Collarbone acromio and separation, elbow, hand, lower jaw, shoulder, wrist	\$250/\$500
Finger, toe	\$50/\$100
Hip	\$1,200/\$2,400
Knee, except kneecap	\$500/\$1,000

Specific injuries or treatments	
Transfusions	\$150
Burns	\$100 – \$6,400
Skin grafts	Additional 25%
Joint replacement	\$1,500 – \$2,000
Coma	\$2,000
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
Treatment, per repair	
Ligaments/tendons, knee cartilage	\$300
Rotator cuff	\$300
Ruptured disc	\$400

Transitional care benefits	
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
Reasonable modifications to home or vehicle in the case of catastrophic loss	\$2,500

Accidental Death & Dismemberment (AD&D)	
Accidental Death	
Employee	\$30,000
Spouse	\$10,000
Child	\$5,000
Common carrier enhanced death benefit	2x benefit amount
Transportation of remains	up to \$5,000
Seat belt/helmet AD&D benefit	10% of AD&D
Common disaster enhanced death benefit	2x benefit amount
Catastrophic loss	\$50,000
Loss of or loss of use of one hand, foot, arm, leg, eye	Up to \$7,000

Accident Choice Plan Coverage	Monthly Cost*
Employee only	\$14.61
Employee + spouse	\$20.05
Employee + child(ren)	\$24.05
Employee + family	\$31.52

\*The cost of coverage illustrated includes premiums to The Lincoln National Life Insurance Company and an administrative service fee to NAMIC Group Insurance Trust.

#### Exclusions

- This accident policy will not cover losses caused by or as a result of:
- Injury occurring prior to the effective date of coverage or after termination of the coverage
- Duty as a member of any military, including Reserves or National Guard
- Travel or flight in or on any Aircraft, except as a fare paying passenger on a regularly scheduled commercial flight
- Participating in high risk or extreme sports
- Having cosmetic or elective surgery
- Participating in or attempting to commit a felony
- Being incarcerated in any type of penal or detention facility
- Having a blood alcohol level of .08 grams of alcohol or more per 100 milliliters of blood
- Deliberately using poison, gas, fumes, or drugs (except when prescribed by a Physician and administered appropriately)
- Committing or attempting to commit suicide or any other self-inflicted injury
- Any sickness, disease (physical or mental), or medical or surgical treatment of these
- Participating in, practicing for, or officiating a semi-professional or professional sport
- Riding in or driving any motor-driven vehicle for race, stunt show, or speed test
- War, act of war, or participation in a riot, insurrection or rebellion
- An injury sustained while residing outside the U.S., U.S. territories, Canada or Mexico for more than 12 months
- Injury arising out of or in the course of any employment for wage or profit for Off-the-Job Coverage only

#### For assistance or additional information

Contact Lincoln Financial Group at (800) 423-2765 or log on to [www.LincolnFinancial.com](http://www.LincolnFinancial.com)

NOTE: This is not intended as a complete description of the insurance coverage offered. While benefit amounts stated in this summary are specific to your group coverage, other items may summarize our standard product features and not the specific features of your coverage. 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 details. Should there be a difference between this summary and the contract, the contract will govern.

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