

Accident Insurance

Lincoln Financial Group

EMPLOYEE BENEFITS

ABOUT ACCIDENT

Do you have kids playing sports, are you a weekend warrior, or maybe accident-prone? Accident plans are designed to help pay for medical costs associated with accidents and benefits are paid directly to you.

For full plan details, please visit your benefit website:

www.mybenefitshub.com/redoakisd



How to file a claim:

Online through the secure self-service portal

Email: fileclaim@LFG.com

Fax: (888) 735-7636

Phone: (800) 423-2765

Mail:

The Lincoln National Life Insurance Company

P.O Box 2609

Omaha NE 68103

Accident Insurance Monthly Premiums		
	Plan A High	Plan B Low
Employee Only	\$9.70	\$6.24
Employee and Spouse	\$16.54	\$10.84
Employee and Child(ren)	\$18.56	\$12.48
Employee and Family	\$25.18	\$16.88

Emergency Treatment	High Plan	Low Plan
Ambulance	\$225	\$150
Air ambulance	\$1,125	\$750
Emergency care/treatment	\$150	\$100
X-ray	\$30	\$20
Initial care visit	\$75	\$50
Major diagnostic exam	\$150	\$100

Fractures*	High Plan	Low Plan
Fingers, toes	\$100	\$50
Ankle, arm (elbow to wrist), elbow, foot (except toes), hand (except fingers), kneecap, rib, shoulder blade, vertebral process, wrist	\$450	\$250
Coccyx, collarbone, lower jaw, sternum	\$525	\$300
Arm (shoulder to elbow), bones of the face, nose, upper jaw	\$875	\$500
Leg (knee to ankle), pelvis, skull non-depressed, vertebral body	\$1,750	\$1,000
Hip, leg (hip to knee)	\$2,625	\$1,500
Skull depressed	\$3,500	\$2,000
Surgical treatment Surgery	2x nonsurgical benefit	2x nonsurgical benefit
Chip fracture	25% of fracture benefit	25% of fracture benefit

Dislocations**	High Plan	Low Plan
Fingers, toes	\$100	\$50
Collarbone (acromio and separation), elbow, hand (except fingers), lower jaw, shoulder, wrist	\$450	\$250
Ankle, collarbone (sternoclavicular), foot (except toes)	\$875	\$500
Knee (except kneecap)	\$1,750	\$1,000
Hip	\$2,625	\$1,500
Surgical treatment	2x nonsurgical benefit	2x nonsurgical benefit
Partial dislocation	25% of dislocation benefit	25% of dislocation benefit

* Fracture benefits listed are nonsurgical. Treatment for the fracture must occur within 90 days of the accident. The combined maximum of all fractures is two times the highest fracture payable.

** Dislocation benefits listed are nonsurgical. Treatment for the dislocation must occur within 90 days of the accident. The combined maximum of all dislocations is two times the highest dislocation payable.

Specific Injuries	High Plan	Low Plan
Blood, plasma, platelets (Blood, plasma, platelets and other non-blood substitute IV solutions)	\$375	\$250
2nd degree burns: based upon surface area burned	\$100-\$1,000	\$50-\$500
3rd degree burns: based upon surface area burned	\$375-\$10,000	\$250-\$5,000
Skin grafts	25% of burn benefit	25% of burn benefit
Concussion	\$150	\$100
Dental crown	\$150	\$100
Dental extraction / Dental injury – broken tooth	\$75	\$50
Eye (surgical repair)	\$300	\$200
Eye (removal of foreign object)	\$150	\$100
Laceration: based upon the need for and length of sutures	\$35-\$400	\$25-\$200
Severe Traumatic brain injury	\$5,000	\$2,500
Surgical benefits: Benefits will be paid up to two times the highest surgical benefit payable for all surgeries.		
Arthroscopic surgical benefit	\$150	\$100
Cranial surgical benefit	\$1,125	\$750
Hernia surgical benefit	\$150	\$100
Thoracic/open abdominal	\$1,500	\$1,000
Ligaments, tendons, rotator cuff	\$750	\$500
Knee cartilage	\$750	\$500
Ruptured disc	\$750	\$500
Other Surgery under general anesthesia	\$225	\$150
Other Surgery under conscious sedation	\$125	\$75
Recovery assistance	High Plan	Low Plan
Family care	\$75	\$50
Companion lodging (100+ miles from home)	\$150 per day	\$100 per day
Transportation (100+ miles from home)	\$300 per trip	\$200 per trip
Accidental Death & Dismemberment Benefit	High Plan	Low Plan
Accidental death		
Your death	\$50,000	\$25,000
Your spouse or life partner	\$20,000	\$10,000
Your child	\$10,000	\$5,000
Common carrier death		
Your death	\$100,000	\$50,000
Your spouse or life partner	\$40,000	\$20,000
Your child	\$20,000	\$10,000
<i>A common carrier is any land, air or water conveyance licensed to transport passengers for hire.</i>		
Transportation of remains (100+ miles)	\$10,000	\$5,000
Safe driver: seat belt/air bag/helmet	10% of Accidental death and dismemberment benefit	
Loss of hand, foot, arm, leg, eye or hearing in one ear	\$10,000	\$5,000
Loss of finger, thumb, toe	\$500	\$250
Severe loss (loss of sight in both eyes, loss of hearing in both ears, loss of speech, loss of both arms, loss of both legs, loss of arm and leg, paraplegia, hemiplegia, loss of both arms and both legs, quadriplegia)	\$30,000	\$10,000
Health Assessment/Wellness Benefit	High Plan	Low Plan
You receive a cash benefit every year you and any of your covered family members complete a single covered assessment test	\$50	\$50
Additional Plan Benefits	High Plan	Low Plan
Portability	Included	Included
Child Sports Injury Benefit	Included	Included