



## Westchester Medical Center Health Network:



# Benefits At-A-Glance

### Accident Insurance

#### The Lincoln Group Accident Insurance:

- Provides cash benefits if you or a covered family member is accidentally injured
- Features group rates for WMCHealth Network employees
- Benefits are focused on the family, safety and accident prevention

Emergency Treatment	Your Cash Benefit
Ambulance	\$225
Air ambulance	\$1,125
Emergency care	\$150
X-ray (within 60 days of the accident)	\$30 at initial visit
Initial care visit	\$75
Major diagnostic exam	\$150

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

**No money is due at enrollment.** Your premium simply comes out of your paycheck.

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

\*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	Your Cash Benefit
Blood, plasma, platelets	\$375
2 <sup>nd</sup> or 3 <sup>rd</sup> degree burns: based upon surface area burned	\$100-\$10,000
Skin grafts	25% of burn benefit
Concussion	\$150
Dental crown	\$150
Dental extraction	\$75
Eye (surgical repair)	\$300
Eye (removal of foreign object)	\$150
Laceration: based upon the need for and length of sutures	\$35-\$400
Surgical benefits:*	
Arthroscopic	\$150
Cranial	\$1,125
Hernia	\$150
Thoracic/open abdominal	\$1,500
Ligaments, tendons, rotator cuff	\$750
Knee cartilage	\$750
Ruptured disc	\$750
Surgical repair under general anesthesia	\$225
Surgical repair under conscious sedation	\$125

\*Benefits will be paid up to two times the highest surgical benefit payable for all surgeries.

Hospitalization and ongoing care	Your Cash Benefit
Accident hospital admission	\$1,000
Accident intensive care admission	\$1,500
Accident hospital daily confinement non-metro	\$165
Accident hospital daily confinement metro *	\$200
Accident intensive care daily confinement	\$400
Alternative care/rehab facility daily confinement	\$150
Physician follow-up visits (up to 2 visits)	\$75
Physical, occupational and chiropractic therapy (up to 6 sessions)	\$35
Epidural/cortisone pain management (up to 1 injection)	\$75
Medical mobility devices	\$75
Wheelchair (expected use less than one year)	\$150
Wheelchair (expected use one year or more)	\$300
Prosthesis (per limb)	\$750

\*Metro is defined as the corporate limits of the counties of Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk, Rockland and Westchester.

Recovery assistance	Your Cash Benefit
Companion lodging (100+ miles from home)	\$150 per night up to 30 nights
Transportation (100+ miles from home)	\$300 per trip up to three trips

Accidental Death & Dismemberment Benefit	Your Cash Benefit
<b>Accidental death</b>	
Your death	\$25,000
Your spouse or life partner	\$10,000
Your child	\$5,000
<b>Common carrier death</b>	
Your death	\$50,000
Your spouse or life partner	\$20,000
Your child	\$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)	\$5,000
Safe driver: seat belt	10% of Accidental death and dismemberment benefit
Safe driver: air bag	10% of Accidental death and dismemberment benefit
Safe driver: helmet	10% of Accidental death and dismemberment benefit
Loss of hand, foot, arm, leg, eye or hearing in one ear	\$5,000
Loss of finger, thumb, toe	\$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)	\$10,000
Severe traumatic brain injury	\$2,500
Education: This benefit is paid if an insured person dies within 365 days of a covered accident and is survived by one or more full-time students.  <i>The education benefit is payable for each full-time student.</i>	10% of Accidental death benefit
Spouse training: This benefit is paid if a covered employee or dependent spouse dies within 365 days of a covered accident and the surviving spouse is enrolled as a student.  <i>The spouse training benefit covers students enrolled in any school that retrains or refreshes skills needed for employment within 365 days from the date of death.</i>	10% of Accidental death benefit
Modification to home/auto: This benefit is payable for modifications to make the principal residence accessible or the vehicle ridable if the insured suffers a severe loss.  <i>This benefit is payable once per person within 365 days of the accident.</i>	\$1,000

Additional Plan Benefits	
Portability	Included

## Benefit Exclusions

Accident insurance covers many injuries that result from a covered event; though, the policy does have some exclusions. These are:

1. suicide, attempted suicide or any intentionally self-inflicted injury;
2. voluntary intake or use by any means of any drug, except when:
  - a. prescribed or administered by a physician, and
  - b. taken in accordance with the physician's instructions;
3. committing or attempting to commit a felony;
4. war or any act of war, declared or undeclared;
5. participation in a riot or insurrection of any kind;
6. military duty;
7. travel or flight in or on any aircraft, except:
  - a. as a fare-paying passenger on a regularly scheduled commercial flight; or
  - b. as a passenger, pilot or crew member in the group policyholder's aircraft while flying for the group policyholder's business, provided:
    - i. the aircraft has a valid U.S. airworthiness certificate (or foreign equivalent); and
    - ii. the pilot has a valid pilot's certificate with a nonstudent rating authorizing him to fly the aircraft;
8. cosmetic surgery;
9. an injury sustained while residing outside the U.S., U.S. territories, Canada or Mexico for more than 12 months;

This is not intended as a complete description of the insurance coverage offered. While benefit amounts stated in this summary are specific to your 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 policy will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the policy, the policy will govern.

Benefits may vary by state, 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.

Insurance products (policy series GL401) 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. In New York, insurance products (policy series GL401) are issued by Lincoln Life & Annuity Company of New York (Syracuse, NY). Both are Lincoln Financial Group® companies. Product availability and/or features may vary by state. Limitations and exclusions apply.

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