



SUMMARY OF BENEFITS

Sponsored by: South Carolina Medical Association

Accident insurance coverage provides a cash benefit when an insured is injured due to a covered Accident.

Eligibility All employees in an eligible class. Issue Ages 17-80.

Emergency Care	
Ambulance/Air Ambulance	\$150/\$600
Initial physician office visit/ER visit	\$50/\$150
Major diagnostic care	\$100

Treatment Care	
Hospital admission	\$1000
Hospital confinement daily benefit	\$200
Intensive care 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)	\$150
Companion lodging (up to 30 days per accident)	\$100

Fractures and Dislocations	
Per Surgical Fracture	\$100-\$3,000
Per Non-Surgical Fracture	\$50-\$1,500
Chip Fractures	25% of fracture benefit
Per Surgical Dislocation Injury	\$200-\$3,000
Per Non-Surgical Dislocation Injury	\$100-\$1,500
Partial Dislocation	25% of dislocation benefit

Specific Injuries or Treatments	
Transfusions	\$150
Burns	\$100 - \$6,400
Skin Grafts	25% of burn benefit
Joint replacement	\$500
Coma	\$5,000
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	\$200
Laceration	\$50-\$400
Surgery	\$250-\$1,000
Surgical repair of ligaments/tendons, knee cartilage, rotator cuff, ruptured disc	\$450-\$600

Transitional Care Benefits	
Crutches, wheelchair, walker, other	\$25-\$350
Prosthesis per limb/device	\$500
Reasonable modifications to home or vehicle	\$2,500

Accident Death & Dismemberment (AD&D)	
Employee Accident Death	\$25,000
Loss of or loss of use of one: hand, foot, arm, leg, eye	\$7,000
Loss of or loss of use of any one finger, thumb, or toe	\$300
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	2x benefit amount
Catastrophic loss	\$50,000

Additional Services	
Accident EAP services	Included
<i>TravelConnectSM</i>	Included

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, such as, but not limited to, bungee jumping, parachuting, base jumping, or mountaineering;
- 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 assistance or additional information Contact Lincoln Financial Group at	
(800) 423-2765 ; reference ID: SCMASC2	www.LincolnFinancial.com
If there is any discrepancy between this benefit summary and the policy, the policy shall control. This summary is not intended to contain a complete description of the coverage offered. This summary does not modify the policy. This is not a binding contract	

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