

Lincoln Financial accident insurance FAQ

Key questions and scenarios

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Q: What qualifies as an accident?

A: An accident is an unforeseen and undesirable event resulting in injury or harm. Covered accidents are incidents or injuries occurring after the effective date of coverage.

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Q: I had an accident and went to the emergency room the following day. Can I get the emergency room benefit?

A: Yes. You can claim the emergency room benefit if the visit occurs within 72 hours of the initial injury.

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Q: What if I didn't go to the emergency room?

A: You can still claim the initial care benefit if you seek care within 60 days of the injury. This can be at a treating provider's office or an urgent care center.

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Q: I had an x-ray and an MRI of my injury; can I get benefits for each?

A: Yes, you can receive benefits for both the X-ray and MRI if they're completed within 60 days of the injury under the major diagnostic exam payment schedule.

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Q: I had an accident and suffered multiple fractures. Do I get benefits for each?

A: Yes. You must include all applicable fractures in a single claim filing. Multiple fractures are paid up to two times the highest fracture benefit amount of all the fractures sustained. Treatment for the fracture must occur within 90 days of the accident. If you have surgery for the fracture, the benefit amount is twice what's noted for the nonsurgical coverage.

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Q: What is needed to get a payout under the health assessment/wellness benefit?

A: You need to provide proof of the covered assessment or wellness exam, such as a bill or explanation of services. Benefits will be automatically adjudicated at the time of claim. This can be paid once per year for any of the 24 covered tests or assessments for each covered family member. The benefit resets on the effective date of your plan.

Eligibility

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Q: How long can I cover my children under this plan?

A: Children can be enrolled in the plan until they reach age 26. Children lose coverage at the end of the month in which they turn 26.

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Q: When can I enroll in this benefit?

A: You may enroll yourself or your dependents for this benefit at three points:

- Within 31 days of starting work
- During the company's annual enrollment period
- If you experience a qualifying life event, such as marriage, birth of a child, adoption, or change in employment or eligibility status for yourself or the dependent spouse

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Q: What if I'm leaving my employer? Can I take this plan with me?

A: Employees leaving or retiring under age 70 can apply to port the accident coverage and take it with them. The application process must be started within 31 days of leaving your employer.

Claims questions

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Q: Is direct deposit available?

A: Yes. Direct deposit or check are both options for benefit payment. Note: Direct deposit is available for health assessment benefits claims submitted online.

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Q: Where do I submit claims?

A: Claims forms are available at LincolnFinancial.com and can be submitted online, by mail (The Lincoln National Life Insurance Company, P.O. Box 2609, Omaha, NE 68103), or email FileClaim@LFG.com. Employees may also report claims by phone at 800-423-2765 or fax at 877-843-3950.

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Q: What happens after I submit a claim? When should I expect to hear from Lincoln?

A: Your assigned claims specialist will review the claim within three to five business days after submission. If additional medical information is needed, Lincoln will contact you.

Premium questions

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Q: How are premiums calculated?

A: Premiums are based on the family members covered by the plan. There are four tiers: employee only, employee and spouse, employee and child, and family (employee plus spouse and child[ren]).

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Please see your certificate for specific plan details.

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