

Voluntary accidental death & dismemberment (AD&D) insurance

Quick facts

AD&D insurance helps protect those who matter most – paying a benefit to the insured’s loved ones if he or she dies or to the insured employee for loss of an insured member’s limb, sight, speech, or hearing because of a covered accident.

The basics		
Plan options¹	<ul style="list-style-type: none"> Employee-paid plan – 100% 	<ul style="list-style-type: none"> Family coverage
Product highlights	<ul style="list-style-type: none"> Death benefit: Flat amount or salary-based (may vary by class) 	<ul style="list-style-type: none"> AD&D or optional AD&D
Rate options	<ul style="list-style-type: none"> Composite 	
AD&D benefits	<p>Death benefit</p> <ul style="list-style-type: none"> Loss of life <p>Dismemberment benefits</p> <ul style="list-style-type: none"> Loss of one member (hand, foot, or eye) Loss of two or more members Loss of thumb and index finger Loss of both speech and hearing in both ears Loss of either speech or hearing in both ears Loss of hearing in one ear <p>Paralysis benefits</p> <ul style="list-style-type: none"> Quadriplegia Paraplegia Hemiplegia <p>Support benefits</p> <ul style="list-style-type: none"> Child care 	<p>Education benefits</p> <ul style="list-style-type: none"> Education Alternate education Spouse training <p>Transportation benefits</p> <ul style="list-style-type: none"> Common carrier Disappearance <p>Transportation benefits</p> <ul style="list-style-type: none"> Common carrier Disappearance <p>Workplace benefit</p> <ul style="list-style-type: none"> Felonious assault <p>Accidental injury benefits</p> <ul style="list-style-type: none"> Safe driver (seat belt & air bag) Coma
Coverage termination age	<ul style="list-style-type: none"> Employee coverage terminates at retirement – last day of the month Spouse terminates when employee’s coverage terminates Child: Unmarried child at least 14 days but less than 19 years of age. Children attending an accredited education institute FT coverage can be continued up to age 25. Disabled children prior to reaching 25 years of age are eligible for continued coverage beyond max age. PPACA Child definition available by request. 	
Evidence of Insurability (EOI)	<ul style="list-style-type: none"> Not required for AD&D All coverage amounts are guaranteed issue 	
Continuation of ceasing active work	<ul style="list-style-type: none"> FMLA & State leave: Included Military leave: Included Other leaves of absence: Included Disability leave: Included 	

Flexible options		
LifeKeys®	Support services for employees, their family and their beneficiaries with free will preparation, financial guidance resources, steps to prevent identity theft, and compassionate consultative beneficiary service to help them cope with terminal illness and the death of their loved ones.	
TravelConnect®	Travel assistance program that protects employees and any insured dependents in the event of an emergency when traveling on a business or leisure trip 100 or more miles from home.	
Lincoln Funeral Prep	An online portal that provides a breadth of resources and can help with at-need funeral planning as well as pre-need planning – 24 hours a day.	
Death benefit	<ul style="list-style-type: none"> ▪ Flat dollar amount (may vary by class) ▪ Multiple of salary (may vary by class) 	<ul style="list-style-type: none"> ▪ Maximum benefit up to \$1,000,000
Employee-paid amount	<ul style="list-style-type: none"> ▪ Composite rated 	
Claim payment options	<ul style="list-style-type: none"> ▪ Direct deposit ▪ Check ▪ <i>SecureLine®</i> account (retained asset account) 	
Optional AD&D Benefit Package (add-on)	Support benefit <ul style="list-style-type: none"> ▪ Monthly Survivor ▪ Spouse Critical Period ▪ Enhanced Child Dismemberment 	Accidental injury benefits <ul style="list-style-type: none"> ▪ Surgical Reattachment ▪ Helmet ▪ Third Degree Burn ▪ Rehabilitation Reimbursement Transportation benefit <ul style="list-style-type: none"> ▪ Repatriation

¹ Available in all states, except Florida. Groups must have 200 or more eligible lives.

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LifeKeys® services are provided by ComPsych® Corporation, Chicago, IL. TravelConnect® travel assistance services are provided by On Call International, Salem, NH. On Call International must coordinate and provide all arrangements in order for eligible services to be covered. ComPsych and On Call International are not Lincoln Financial Group companies and Lincoln Financial Group does not administer these services. Each independent company is solely responsible for its own obligations.

State limitations apply. Limited benefits are available to those situated in New York and Washington state.

The *TravelConnect®* program is not available to insured employees and dependents of policies issued in the state of New York and Washington. Access-only program available in Missouri and Texas. Benefits provided under the Access-only program exclude paid services.

Lincoln FuneralPrep services are provided by Funeral Decisions®.

Coverage is subject to contract language that contains specific terms, conditions and limitations, which can be found in the program description.

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