



Employees at Madison County Commission

Benefits At-A-Glance

Accident Insurance

Lincoln Accident Insurance Plan:

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

Emergency treatment	Your cash benefit
Ambulance	\$225
Air ambulance	\$1,125
Emergency care/treatment	\$150
Initial care visit	\$75
Major diagnostic exam	\$150
X-ray	\$30

Fractures*	Your cash benefit
Ankle	\$450
Arm (shoulder to elbow)	\$875
Arm (elbow to wrist)	\$875
Coccyx	\$525
Collarbone	\$525
Elbow	\$450
Bones of the face	\$1,125
Fingers	\$100
Foot (except toes)	\$1,025
Hand (except fingers)	\$1,025
Hip	\$2,625
Jaw upper	\$1,250
Jaw lower	\$1,250
Kneecap	\$1,300
Leg (hip to knee)	\$1,750
Leg (knee to ankle)	\$1,850
Nose	\$1,175
Pelvis	\$2,150
Rib	\$525
Shoulder blade	\$1,300
Skull depressed	\$3,500
Skull non-depressed	\$1,750
Sternum	\$500
Toes	\$100

Fractures*	Your cash benefit
Vertebral Body	\$1,900
Vertebral process	\$1,075
Wrist	\$1,200
Surgical treatment surgery	Two times 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
Ankle	\$875
Collarbone (acromio and separation)	\$450
Collarbone (sternoclavicular)	\$875
Elbow	\$450
Fingers	\$100
Foot (except toes)	\$950
Hand (except fingers)	\$700
Hip	\$2,625
Lower jaw	\$700
Knee (except kneecap)	\$1,750
Shoulder	\$450
Toes	\$100
Wrist	\$450
Surgical treatment	Two times 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, and other non-blood substitute IV solutions	\$375
2 nd degree burns: Based upon surface area burned	\$100-\$1,450
3 rd degree burns: Based upon surface area burned	\$1,300-\$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	\$450-\$1,500
Severe traumatic brain injury	\$5,000
Surgical benefits:*	
Arthroscopic	\$150
Cranial	\$1,125
Hernia	\$200
Other surgery under conscious sedation	\$225
Other surgery under general anesthesia	\$450
Repair of knee cartilage	\$1,125
Repair of ligaments, tendons, rotator cuff	\$1,125
Repair of ruptured disc	\$1,125
Open abdominal or thoracic	\$1,875

*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 hospital daily confinement	\$200
Accident intensive care admission	\$2,000
Accident intensive care daily confinement	\$400
Physical, occupational, and chiropractic therapy (up to six sessions)	\$65
Physician follow-up visits (up to two visits)	\$140
Alternative care & rehabilitative confinement	\$200
Epidural/cortisone pain management (up to one injection)	\$85
Medical mobility devices	\$150
Wheelchair (expected use one year or more)	\$600
Wheelchair (expected use less than one year)	\$175
Prosthesis (per limb)	\$750

Recovery assistance	Your cash benefit
Family care	\$250
Companion lodging (100+ miles from home)	\$200 per day
Transportation (100+ miles from home)	\$400 per trip

Accidental Death & Dismemberment benefit	Your cash benefit
Accidental death	
Your death	\$25,000
Your spouse or life partner	\$10,000
Your child	\$5,000
Common carrier death	
Your death	\$50,000
Your spouse or life partner	\$20,000
Your child	\$10,000
A common carrier is any land, air, or water conveyance licensed to transport passengers for hire.	
Transportation of remains (100+ miles)	\$10,000
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	\$10,000
Loss of finger, thumb, toe	\$1,250
Loss of sight in both eyes	\$20,000
Loss of hearing in both ears	\$20,000

Group Accident Insurance | Benefits At-A-Glance

Loss of speech	\$20,000
Loss of both arms	\$20,000
Loss of both legs	\$20,000
Loss of arm and leg	\$20,000
Paraplegia	\$20,000
Hemiplegia	\$20,000
Loss of both arms and both legs	\$20,000
Quadriplegia	\$20,000
<p>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.</p> <p>The education benefit is payable for each full-time student.</p>	10% of accidental death benefit
<p>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.</p> <p>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.</p>	10% of accidental death benefit
<p>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.</p> <p>This benefit is payable once per person within 365 days of the accident.</p>	\$3,000

Health Assessment/Wellness Benefit	Your cash benefit
You receive a cash benefit every year you and any of your covered family members complete a single covered assessment test.	Level: \$75

Additional plan benefits	
Portability	Included
Child Sports Injury Benefit	Included

Benefit exclusions

Accident insurance covers many injuries that result from a covered event. The policy exclusions are:

1. Disease, physical or mental infirmity, sickness, or medical or surgical treatment of these
2. Suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane
3. Voluntary intake or use by any means of any drugs, poison, gas, or fumes, voluntary use of controlled substance, 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
4. Committing or attempting to commit a felony, participation in a felony, voluntary participation in a felony, voluntary committing or attempting to commit a felony
5. War or any act of war, declared or undeclared, war or any act of war other than terrorism, declared or undeclared, war or any act of war, declared or undeclared while serving in the military or an auxiliary unit attached to the military or working in an area of war, whether voluntarily or as required by an employer
6. Participation in a riot, insurrection, or rebellion of any kind
7. Military duty, including the Reserves or National Guard
8. 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
9. Driving a vehicle while intoxicated, as defined by the jurisdiction where the accident occurred. For accidental death and dismemberment only, benefits are not payable for any loss sustained or contracted in consequence of your or your insured dependent being intoxicated or under the influence of any narcotic; operating a motor vehicle while intoxicated, as defined by the law of the state in which the accident occurred, if it is a felony
10. Cosmetic or elective surgery, physician determination of cosmetic or elective surgery, cosmetic surgery, surgery to improve appearance, cosmetic or elective surgery when it is to improve appearance rather than restore function or correct a deformity resulting from an injury
11. Being incarcerated in any type of penal or detention facility, injury sustained while confined to jail, workhouse, or other corrections facility when it is due to an act of the facility and law enforcement is liable
12. Under the influence of narcotics, unless prescribed and taken in accordance with the prescription by a physician
13. Participating in, practicing for, or officiating any semi-professional or professional sport
14. Riding in or driving in any motor driven vehicle for race, stunt show, or speed test
15. An injury sustained while residing outside the U.S., U.S. territories, Canada, or Mexico for more than 12 months
16. Bungee cord jumping, mountaineering, or base jumping
17. Skydiving, parachuting, or jumping from any aircraft for recreational purposes
18. Injury arising out of, or in the course of, any employment for wage or profit

This is an incomplete list of benefit exclusions. A complete list is included in the policy. State variations apply.

Accident insurance premium

Here's how little you pay with group rates

As an employee, you can take advantage of this accident insurance plan. Plus, you can add loved ones to the plan for just a little more.

Coverage	Bi-weekly premium
Employee only	\$3.61
Employee & spouse	\$5.92
Employee & child/children	\$6.33
Employee & family (spouse and child/children)	\$8.61

Note: The premiums for this coverage will not change due to your age. The premium for employee & child/children and employee & family coverage includes all children.

The Lincoln National Life Insurance Company
Please see prior page for product information.