

Accident insurance can make mishaps a little less painful.

Accidents can hurt in more ways than one. Just as you are starting to recover, the bills start to come in. Bills that may not be completely covered by other insurance you have.

Accident insurance from Lincoln Financial Group can help. If you or a loved one is injured in an accident, you get a cash benefit. So even though you can't see an accident coming, you can still plan for one.

For example, if you are injured and admitted to the hospital, your accident insurance sends you a check that you can use however you like — to cover a copay or deductible, pay for everyday living expenses, or even make a purchase.

It pays to have accident insurance.

You receive a cash benefit if a covered injury results in any of the following:

- Emergency room visits
- Ambulance transportation
- Hospital admission and confinement
- Intensive care
- Surgeries
- Fractures and dislocations
- Lacerations
- Concussions

(See your Summary of Benefits for a complete list.)

And if you have multiple injuries from the same accident, you may receive a separate cash benefit for each of your injuries and covered treatments.

It's affordable, too, with group rates.

Group rates are typically more affordable than what you might pay for an insurance plan on your own. And with payroll deduction, no money is due now — your premium simply comes out of your paycheck.





**Now Available to
Full-Time Employees at Nelnet Inc.:**
Accident insurance with affordable group rates

Protect yourself – and your loved ones.

Accidents happen, no matter how careful we try to be. And while you can't always prevent them, you can protect yourself and your loved ones.

Here's how this important coverage works.

If you or a loved one is injured in a covered accident, you receive a cash benefit in addition to any other insurance you may have. For example, if one of you were to suffer a broken leg, you could receive:

- \$300 for an ambulance
 - \$200 for a trip to the ER
 - \$200 for a major diagnostic exam
 - \$3,500 for surgery on a broken leg
 - \$1,000 for hospital admission
 - \$600 for a hospital stay (\$200 per day)
 - \$75 for crutches
 - \$150 for follow-up doctor visits (\$75 pervisit)
 - \$210 for physical therapy visits (\$35 pervisit)
- Total: \$6,235 for a single accident!***

*For illustrative purposes only. Benefits are specific to your plan. For more information on coverage, read the Summary of Benefits on the next few pages.

As you can see, your cash benefits really add up. And you can use the money to help cover your medical costs or however you like.

A complete Summary of Benefits is included on the next few pages.

Here's how little you pay with group rates.

As a Nelnet employee, you can take advantage of this accident insurance plan for less than \$0.36 a day. Plus, you can add loved ones to the plan for just a little more.

Accident Coverage	Monthly Premium
Employee only	\$10.68
Employee & spouse	\$17.31
Employee & child/children	\$18.60
Employee & family	\$25.17

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.

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

The Lincoln Group Accident Insurance:

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



Accident Insurance | Summary of Benefits
Prepared for: Full-Time Employees at Nelnet Inc.

Group rates for Nelnet employees make accident insurance more affordable than ever. This coverage provides cash benefits if you or a covered family member is injured in an accident. The types of injuries covered and the cash benefits for each — along with additional plan benefits, options, and services — are outlined on the following pages.

Your premium comes out of your paycheck, so no money is due now.



Cash Benefit Amounts

Emergency Treatment	Your Cash Benefit
Ambulance	\$300
Air ambulance	\$1,500
Emergency care	\$200
X-ray (within 60 days of the accident)	\$40 at initial visit
Initial care visit	\$100
Major diagnostic exam	\$200

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.

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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 nd or 3 rd 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
Traumatic brain injury	\$5,000
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

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Accident intensive care admission	\$1,500
Accident hospital daily confinement	\$200
Accident intensive care daily confinement	\$400
Alternative care/rehab facility daily confinement	\$150
Physician follow-up visits (up to 6 visits)	\$75
Physical, occupational and chiropractic therapy (up to 10 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

Recovery assistance	Your Cash Benefit
Family care	\$75
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

Included Plan Benefits

Child Sports Injury Benefit

- This rider is automatically included for anyone who elects child coverage.
- The Child Sports Injury Benefit increases the payable injury benefit by 25% if a child age 18 years or younger is injured in a sanctioned school sport or a competitive sport requiring registration.

Moving Vehicle Benefits	Your Cash Benefit
Moving vehicle injury	\$150
Moving vehicle death	\$3,750
Safe driver injury/death: seat belt	Additional 25% of motor vehicle injury or death benefit
Safe driver injury/death: air bag	Additional 25% of motor vehicle injury or death benefit
Safe driver injury/death: motor vehicle helmet	Additional 25% of motor vehicle injury or death benefit
Safe rider: other helmet (bicycle, scooter, skateboard, etc.)	\$150

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Moving Vehicle Benefits

- These benefits pay in addition to other injury or death benefits if they occur as a result of a moving vehicle accident or while wearing a helmet when riding a bicycle, scooter, skateboard, or skates.
- Each benefit is payable once per person per accident.
- A traffic accident report is required to validate motor vehicle benefits and confirm seat belt, air bag and helmet benefits.

Accidental Death & Dismemberment Benefit	Your Cash Benefit
Accidental death	
Your death	\$50,000
Your spouse or life partner	\$20,000
Your child	\$10,000
Common carrier death	
Your death	\$100,000
Your spouse or life partner	\$40,000
Your child	\$20,000
<i>A common carrier is any land, air or water conveyance licensed to transport passengers for hire.</i>	
Transportation of remains (100+ miles)	\$10,000
Loss of hand, foot, arm, leg, eye or hearing in one ear	\$10,000
Loss of finger, thumb, toe	\$500
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)	\$30,000
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>	\$2,000

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Health Assessment Benefit

All covered persons

Dental preventative exams	Depression screening
Annual physical	Substance abuse screening/counseling
Eye exam	Tetanus immunization
Hearing exam	

Additional adult assessments

Osteoporosis screen (bone mineral density)	Accident/fall prevention counseling

Additional child assessments and immunizations

Sports/school physicals	Concussion screening
Immunizations: DTP, MMR, rotavirus, chickenpox, meningitis	

Health Assessment Benefit

- You receive a cash benefit every year you and any of your covered family members complete a single covered assessment test. This is in addition to what your health insurance may cover.
- Screening tests focused on wellness and prevention, including dental, eye, hearing exams, and annual physicals and specific assessments and immunizations for children.
- One test per covered person per year.
- Cash benefit of \$50

Additional Plan Benefits

Portability	Included
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Portability

- You can continue your insurance if you leave your job or if your coverage terminates for any reason other than non-payment of premium.
- To take advantage of this benefit, send your request to continue and first premium payment to Lincoln Financial Group within 31 days of the date you terminate coverage under the group plan.
- An employee must port his or her coverage in order for dependents to port coverage. Dependents can port in the event of death or divorce.
- Employees who port their Accident coverage may continue until the age of 70 or 12 months, if longer.
- The Sickness Hospital Confinement Benefit rider cannot be ported without also porting the base Accident coverage.
- An employee's home address will become the billing location upon porting coverage.

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Benefit Exclusions

Accident insurance covers many injuries that result from a covered event; though, the policy does have some exclusions. These 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, 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;
5. war or any act of war, declared or undeclared;
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;
10. cosmetic or elective surgery;
11. participating in, practicing for, or officiating any semi-professional or professional sport;
12. riding in or driving in any motor driven vehicle for race, stunt show or speed test;
13. an injury sustained while residing outside the U.S., U.S. territories, Canada or Mexico for more than 12 months;
14. bungee cord jumping, mountaineering or base jumping;
15. skydiving, parachuting or jumping from any aircraft for recreational purposes;

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.

Not for use in New York.

