



2012 Voluntary Critical Illness and Accident Benefit Overview

Welcome!!

We are pleased to announce that NAMIC's Group Insurance Trust is expanding the Voluntary Benefit offerings available through Lincoln Financial Group.

This provides a new opportunity for employees to enroll in **Voluntary Accident and Critical Illness** benefits!

The Value of Accident Coverage

- Helps pay costs associated with an accident
- One accident can trigger many benefits
- Benefits are paid in a lump sum
- Benefits are not coordinated with other coverages
- Spouse and family coverage is available
- Includes Accidental Death & Dismemberment
- Additional Accident EAP and TravelConnect assistance included
- Portable

What Accident Plans Cover

How The Plan Works

- Pays a cash benefit to the employee for a covered accidental injury
- Employees can use their cash benefit however they choose
- Benefits are tax free

Features

- Portable coverage that employees can keep if they leave the company
- No Health Questions – Guarantee Issue
- Premium is “Guaranteed Renewable” – will not increase as you get older
- Composite Rated means one rate for all employees



Lincoln Accident Insurance Choice Plan Benefits

Lincoln Accident Insurance expands your benefit package and gives your employees cash benefits if they suffer a covered accidental injury. For each item listed, the insured receives the benefit amount shown. Multiple benefits can be paid for multiple injuries from the same covered accident.

The **Choice** plan is available on a voluntary basis and offers rich benefits at an affordable rate.

Value-added benefits

Lincoln provides all covered employees with these value-added benefits:

- **Accident EAP** provides employees who have suffered an accident with telephone and online confidential counseling for personal matters.
- **TravelConnect**SM assistance provides employees with a wealth of services when traveling, including emergency medical assistance, lost travel document help, or even weather forecasts.

Emergency care	
Ambulance	\$150
Air ambulance	\$600
Initial physician office visit	\$50
Emergency room	\$150
Major diagnostic care	\$100

Treatment care	
Hospital admission	\$1,000
Hospital confinement daily benefit	\$200
Intensive care unit 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)	\$175
Companion lodging (up to 30 days per accident)	\$100
Family care per child (up to 30 days)	\$20

Fractures (per fracture)	Nonsurgery/ surgery
Ankle, arm, collarbone, elbow, foot, hand, jaw, kneecap, shoulder blade, sternum, wrist	\$300/\$600
Hip	\$1,400/\$2,800
Skull depressed	\$2,500/\$5,000
Leg, pelvis, skull nondepressed, vertebral column	\$500/\$1,000
Bones of face, vertebrae, coccyx, rib, nose	\$150/\$300
Finger, toe	\$50/\$100
Chip fractures	25% benefit

Dislocations (per injury)	Nonsurgery/ surgery
Ankle, collarbone, foot	\$400/\$800
Collarbone acromio and separation, elbow, hand, lower jaw, shoulder, wrist	\$250/\$500
Finger, toe	\$50/\$100
Hip	\$1,200/\$2,400
Knee, except kneecap	\$500/\$1,000

Monthly Rates	
Employee	\$14.61
Employee & Spouse	\$20.05
Employee & Child(ren)	\$24.05
Family	\$31.52

Specific injuries or treatments	
Transfusions	\$150
Burns	\$100 – \$6,400
Skin grafts	Additional 25%
Joint replacement	\$1,500 – \$2,000
Coma	\$2,000
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	\$300
Laceration	\$50 – \$400
Surgery	
Arthroscopic	\$250
Abdominal or thoracic	\$1,000
Treatment, per repair	
Ligaments/tendons, knee cartilage	\$300
Rotator cuff	\$300
Ruptured disc	\$400

Transitional care benefits	
Crutches	\$25
Wheelchair for temporary use	\$50
Wheelchair for permanent use	\$350
Walker for temporary use	\$25
Walker for permanent use	\$50
Prosthesis per limb/device	\$500
Reasonable modifications to home or vehicle in the case of catastrophic loss	\$2,500

Accidental Death & Dismemberment (AD&D)	
Accidental Death	
Employee	\$30,000
Spouse	\$10,000
Child	\$5,000
Common carrier enhanced death benefit	2x benefit amount
Transportation of remains	up to \$5,000
Seat belt/helmet AD&D benefit	10% of AD&D
Common disaster enhanced death benefit	2x benefit amount
Catastrophic loss	
Loss of or loss of use of one hand, foot, arm, leg, eye	Up to \$7,000



The Value of Critical Illness Coverage

- Pays a cash benefit when the insured is diagnosed with a covered critical illness
- Benefits are paid in a lump sum and are based on diagnosis, not treatment
- Benefits may be paid for multiple illnesses and recurring illnesses in a category
- Benefits for health assessments, personal health advocate and travel assistance services are included, so employees can use their plan even if they're never critically ill
- Portable

What Critical Illness Plans Cover

Categories of Coverage

- Heart – Heart attack, heart transplant, stroke, arteriosclerosis and aneurysm
- Cancer – Invasive cancer, cancer in situ, benign brain tumor and bone marrow transplant
- Organ – End stage renal failure, major organ transplant (excluding heart) and acute respiratory distress syndrome
- Quality of Life – ALS/Lou Gehrig's disease, advanced Alzheimer's, advanced MS, advanced Parkinson's, loss of sight, loss of hearing and loss of speech
- Accident – Coma, severe burn and paralysis

Features

- Benefits can be selected in increments of \$5,000
- Maximum benefit amounts are \$25,000 for employee and/or spouse and \$5,000 for child(ren)
- Guarantee Issue amounts are \$10,000 for employee and \$5,000 for spouse or child
- Premium is locked in at time of enrollment
- Smoker and Non-smoker rates
- 12/12 Pre-ex



Lincoln Critical Illness Insurance

Covered Critical Illness	Benefit
Heart Category: Heart Attack, Heart Transplant, Stroke Arteriosclerosis, Aneurysm	Percent of Principal Sum 100% 10%
Cancer Category Invasive Cancer Cancer In Situ, Benign Brain Tumor, Bone Marrow Transplant	Percent of Principal Sum 100% 25%
Organ Category End Stage Renal Failure, Major Organ Transplant (excluding heart) Acute Respiratory Distress Syndrome	Percent of Principal Sum 100% 25%
Quality of Life Category ALS/Lou Gehrig's, Advanced Alzheimers, Advanced Parkinsons Advanced MS, Loss of Sight, Loss of Hearing, Loss of Speech	Percent of Principal Sum 100% 25%
Accident Category Coma, Severe Burn, Paralysis	Percent of Principal Sum 100%
Lincoln Care Compass Category Critical Illness Assessment Benefit Family Care Benefit (per insured dependent)	\$50 \$25
Maximum Principal Sum Employee, Spouse Child (child benefit is limited to 25% of the employee amount)	\$25,000 \$5,000
Guarantee Issue Employee Spouse, Child	\$10,000 \$5,000
Lifetime Category Maximum (Category Recurrence)	150% (50% recurrence)



Lincoln Critical Illness Insurance

Non-tobacco monthly premium per benefit amount

Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
17-30	\$2.63	\$5.25	\$7.88	\$10.51	\$13.14
31-40	\$4.02	\$8.04	\$12.06	\$16.08	\$20.11
41-50	\$8.07	\$16.14	\$24.20	\$32.27	\$40.34
51-60	\$14.05	\$28.11	\$42.16	\$56.21	\$70.26
61-70	\$24.49	\$48.98	\$73.47	\$97.96	\$122.45

Tobacco monthly premium per benefit amount

Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
17-30	\$3.74	\$7.47	\$11.21	\$14.94	\$18.68
31-40	\$7.39	\$14.78	\$22.16	\$29.55	\$36.94
41-50	\$15.23	\$30.46	\$45.70	\$60.93	\$76.16
51-60	\$29.04	\$58.09	\$87.13	\$116.17	\$145.21
61-70	\$52.21	\$104.42	\$156.64	\$208.85	\$261.06

Same rates apply for Spouse

Child Dependent coverage offered at no additional cost

Final billed rates may vary up to +/- two cents due to rounding

Critical Illness Additional Benefits

CI Assessment Benefit

- Annual \$50 benefit per insured for covered preventive procedure/test

Support Services

- Referrals to community and support groups
- Financial & Legal assistance

Travel Connect

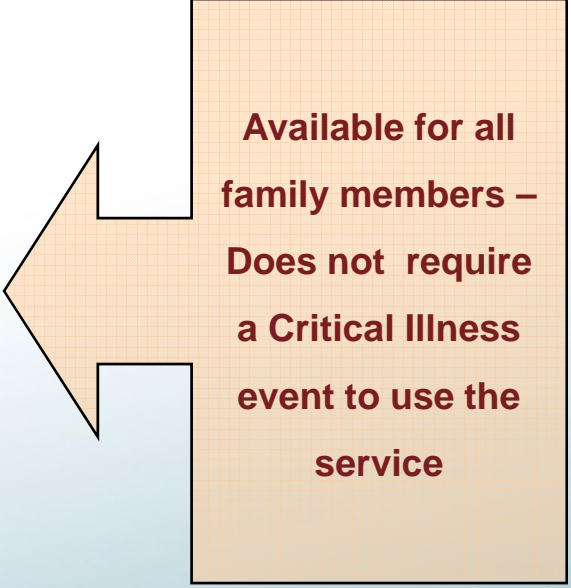
- Travel planning
- Medical Evacuations
- Repatriation

Health Advocate

- Assistance understanding bills, EOB's, etc.
- Assistance negotiating out of network rates
- Identify specialists and provide referrals

Family Care Benefit

- \$25 per child per day for child-care services
- Payable when a covered person is hospitalized for a covered event/illness



**Available for all
family members –
Does not require
a Critical Illness
event to use the
service**

Pre-existing Conditions

Employees electing new Critical Illness benefits are subject to the 12/12 Pre-existing Condition requirement

A 12/12 Pre-existing Condition means that you may not be eligible for benefits if you have received treatment for a condition within the past 12 months until you have been covered under the Lincoln Critical Illness plan for 12 months

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For additional information or to implement coverage, please contact:

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