Lincoln Financial

Torrid LLC
Accident insurance

What is it?

Accident insurance is a supplemental health product that may provide benefits if you or your covered dependent suffers a covered injury. Accident insurance events, diagnosis and hospital stays that occur prior to insurance taking effect are not covered.

Why is this coverage valuable?

This coverage provides you a lump sum cash benefit to help manage unexpected expenses. How you spend it is completely up to you — from everyday bills or childcare to other expenses.

Your accident coverage

Eligibility description	Each active, Full-Time associates, Part-Time Assistant Store Managers and Part-Time Distribution Center Associates.
Contribution	You pay the cost of your coverage.
Emergency treatment	
Ambulance	$300
Air ambulance	$1,000
Emergency care/treatment	$100
Initial care visit	$75
Major diagnostic	$200
X-ray	$25
Fractures	
Ankle	$800
Arm (shoulder to elbow)	$1,200
Arm (elbow to wrist)	$800
Coccyx	$800
Collarbone	$800
Elbow	$1,200
Bones of the face	$1,200
Fingers	$400
Foot (except toes)	$800
Hand (except fingers)	$800
Hip	$6,000
Jaw upper	$1,200
Jaw lower	$800
Kneecap	$800
Leg (hip to knee)	$6,000
Leg (knee to ankle)	$2,400
Nose	$1,200



Pelvis	$2,400
Rib	$800
Shoulder blade	$800
Skull depressed	$8,000
Skull non-depressed	$4,000
Sternum	$800
Toes	$400
Vertebral body	$2,400
Vertebral process	$800
Wrist	$800
Surgical treatment surgery	Two times nonsurgical benefit
Chip fracture	25% of fracture benefit
Dislocations	
Ankle	$3,000
Collarbone (acromion and separation)	$600
Collarbone (sternoclavicular)	$1,500
Elbow	$900
Fingers	$300
Foot (except toes)	$3,000
Hand (except fingers)	$900
Hip	$6,000
Lower jaw	$900
Knee (except kneecap)	$3,000
Shoulder	$900
Toes	$300
Wrist	$900
Surgical treatment	Two times nonsurgical benefit
Partial dislocation	25% of dislocation benefit
Specific injuries	
Blood, plasma, platelets, and other non-blood substitute IV solutions	$400
2nd degree burns: Based upon surface area burned	$1,000 - $2,000
3rd degree burns: Based upon surface area burned	$4,000 - $20,000
Skin grafts	50% of burn benefit
Concussion	$300
Dental crown	$350



Dental extraction	$115
Eye (surgical repair)	$300
Eye (removal of foreign object)	$200
Laceration: based upon the need for and length of sutures	$85 - $1,000
Severe traumatic brain injury	$10,000
Surgical benefits	
Arthroscopic	$150
Cranial	$1,500
Hernia	$150
Other surgery under conscious sedation	$100
Other surgery under general anesthesia	$250
Repair of knee cartilage	$750
Repair of ligaments, tendons, rotator cuff	$800
Repair of ruptured disc	$675
Open abdominal or thoracic	$1,500
Hospitalization and ongoing care	
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 10 sessions)	$38
Physician follow-up visits (up to two visits)	$75
Alternative care/rehabilitation facility daily confinement/rehabilitative confinement	$100
Epidural/cortisone pain management (up to one injection)	$100
Medical mobility devices	$200
Wheelchair (expected use one year or more)	$200
Wheelchair (expected use less than one year)	$200
Prosthesis (per limb)	$750
Recovery assistance	
Family care	$50
Companion lodging (100 or more miles from home)	$150 per day
Transportation (100 or more miles from home)	$100 per trip
Accidental death and dismemberment (AD&D) benefit	
Accidental death: Your death	$50,000



Accidental death: Your spouse or life partner	$25,000
Accidental death: Your child	$12,500
Common carrier death: Your death	$100,000
Common carrier death: Your spouse or life partner	$50,000
Common carrier death: Your child	$25,000
Safe driver: Seat belt	10% of AD&D benefit
Safe driver: Air bag	10% of AD&D benefit
Safe driver: Helmet	10% of AD&D benefit
Loss of hand, foot, arm, leg, eye, or hearing in one ear	$25,000
Loss of finger, thumb, toe	$5,000
Loss of sight in both eyes	$50,000
Loss of hearing in both ears	$50,000
Loss of speech	$50,000
Loss of both arms	$50,000
Loss of both legs	$50,000
Loss of arm and leg	$50,000
Paraplegia	$25,000
Hemiplegia	$25,000
Loss of both arms and both legs	$50,000
Quadriplegia	$50,000
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. The education benefit is payable for each full-time student.	10% of AD&D 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. 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.	10% of AD&D benefit
Modification to home or auto: This benefit is payable for modifications to make the principal residence accessible or the vehicle ridable if the insured suffers a severe loss. This benefit is payable once per person within 365 days of the accident.	$1,500
Additional plan benefits	
Portability	Included
Child sports injury benefit	Included





Benefit exclusions

Like any insurance, this accident policy does have exclusions. The list below provides common exclusions but isn't meant to be exhaustive of all exclusions or limitations that may be part of your policy. See your policy for full details. The policy may not cover:

- Disease, physical or mental infirmity, sickness, or medical or surgical treatment of these
- Suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane
- 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:
  - Prescribed or administered by a physician
  - Taken in accordance with the physician's instructions
- Committing or attempting to commit a felony, participation in a felony, voluntary participation in a felony, voluntary committing or attempting to commit a felony
- 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
- Participation in a riot, insurrection, or rebellion of any kind
- Military duty, including the reserves or national guard
- Travel or flight in or on any aircraft, except as a fare-paying passenger on a regularly scheduled commercial flight, or as a passenger, pilot, or crew member in the group policyholder's aircraft while flying for the group policyholder's business, provided:
  - The aircraft has a valid U.S. airworthiness certificate or foreign equivalent
  - The pilot has a valid pilot's certificate with a nonstudent rating authorizing them to fly the aircraft
- Driving a vehicle while intoxicated, as defined by the jurisdiction where the accident occurred. For accidental death and dismemberment only, benefits aren't payable for any loss sustained or contracted in consequence of you 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
- 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
- Under the influence of narcotics, unless prescribed and taken in accordance with the prescription by a physician
- Participating in, practicing for, or officiating any semi-professional or professional sport
- Riding in or driving in any motor driven vehicle for race, stunt show, or speed test
- Bungee cord jumping, mountaineering, or base jumping
- Skydiving, parachuting, or jumping from any aircraft for recreational purposes



Accident rate information

Coverage	Monthly rate
Employee only	$5.62
Employee + spouse	$9.74
Employee + child(ren)	$12.61
Employee + family	$16.73

Note: The premiums for this coverage won't change due to your age. The premium for employee and child(ren) coverage includes all children.



This is not intended as a complete description of the insurance coverage offered. 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 certificate of coverage 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.

Some benefits 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. This insurance product does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

THIS IS A LIMITED POLICY. Policy is conditionally renewable.

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LCN-6758624-070224
PDF 7/24 **Z01**
Order code: GP-ACDT2-FLI001