

Accident insurance

Don't let an accident hurt more than it should

abc SAMPLE

Accident insurance offers additional financial protection by providing a cash payment directly to you if an accident occurs.

Why would you need accident insurance?

Accident insurance is a cost-effective way to help with the expenses above and beyond what your health insurance plan covers. These expenses can include health care deductibles, groceries, child care, dog sitter, travel expenses and more.

Key benefits

- \$50 health and wellness benefit available to everyone insured for completing an eligible health screening, including an annual exam
- Multiple cash payments may be received for accidents throughout the year
- Additional payments may be available if also enrolled in critical illness and hospital indemnity insurance
- Many accidents are covered, including injury and hospital care benefits, child and adult organized sports, emergency care and follow up care
- Proactive personal safety benefit available where you receive payment for completing safety courses such as CPR and self-defense
- Cash payments paid directly to you to use for medical and non-medical expenses



Here's an example of how it works*



Janet elects coverage for herself offered by client name.



Janet slips off a stair and takes a tumble. She breaks her lower leg (requiring surgery). She also has a concussion and spends two days in the hospital (non-ICU).



Janet submits a claim and gets a \$X,XXX payment from Securian Financial.



Janet uses the money to pay her mortgage and hire a cleaning service.

*Actual experience and benefit payouts may vary from this example.

What does your accident insurance plan cover and how much will you receive?

It provides a cash payment to help you offset expenses occurred due to an accident.

Injury benefits	Low plan	High plan	Injury benefits	Low plan	High plan
Cash benefits are paid once per accident unless otherwise noted.			Lower leg	\$	\$
Burns (2nd degree)			Foot	\$	\$
Less than 10% of body	\$	\$	Ankle	\$	\$
Between 10 and 20% of body	\$	\$	Kneecap	\$	\$
20% or more of body	\$	\$	Upper arm	\$	\$
Burns (3rd degree)			Facial (not lower jaw)	\$	\$
Less than 10% of body	\$	\$	Forearm	\$	\$
Between 10 and 20% of body	\$	\$	Hand (not fingers) or wrist	\$	\$
20% or more of body	\$	\$	Lower jaw	\$	\$
Concussion	\$	\$	Shoulder blade	\$	\$
Dislocation (surgical)			Collarbone	\$	\$
Hip/thigh	\$	\$	Ribs	\$	\$
Foot	\$	\$	Finger	\$	\$
Ankle	\$	\$	Toe	\$	\$
Knee	\$	\$	Nose	\$	\$
Hand (not fingers)	\$	\$	Non-surgical	% of surgical benefit	% of surgical benefit
Wrist	\$	\$	Chip fracture	% of non-surgical benefit	% of non-surgical benefit
Lower jaw	\$	\$	Gunshot wound	\$	\$
Shoulder	\$	\$	Lacerations		
Collarbone	\$	\$	No repair	\$	\$
Ribs	\$	\$	With repair	\$	\$
Finger	\$	\$	Less than 2 inches	\$	\$
Toe	\$	\$	At least 2 inches but less than 6 inches	\$	\$
Elbow	\$	\$	6 inches or greater	\$	\$
Non-surgical	% of surgical benefit	% of surgical benefit	Organized sports injury	\$	\$
Partial dislocation	% of non-surgical benefit	% of non-surgical benefit	Paralysis		
Eye injury			Quadriplegia	\$	\$
With surgery	\$	\$	Paraplegia	\$	\$
Removal of foreign object	\$	\$	Hemiplegia	\$	\$
Fracture (surgical)			Uniplegia	\$	\$
Hip/thigh	\$	\$	Tiplegia	\$	\$
Vertebral body	\$	\$	Diplegia	\$	\$
Vertebral processes	\$	\$	Monoplegia	\$	\$
Pelvis	\$	\$	Personal safety	\$	\$
Sternum	\$	\$	Traumatic brain injury	\$	\$
Coccyx	\$	\$			
Skull - non-depressed	\$	\$			
Skull - depressed	\$	\$			
Sacrum	\$	\$			

Covered benefits may vary by state; check your state's certificate of insurance for available coverage.

Accident insurance continued

Emergency care	Low plan	High plan
Ambulance		
Ground or water	\$	\$
Air	\$	\$
Blood, plasma or platelets transfusion	\$	\$
Emergency dental		
Crown	\$	\$
Extraction	\$	\$
Filling	\$	\$
Emergency room treatment	\$	\$
Initial physician's office visit	\$	\$
Urgent care facility visit	\$	\$
Hospital care	Low plan	High plan
Coma	\$	\$
Diagnostic testing	\$	\$
Hospital stay		
Initial benefit, non-ICU	\$	\$
Initial benefit, ICU	\$	\$
Daily benefit, non-ICU	\$	\$
Daily benefit, ICU	\$	\$
Medical observation unit	\$	\$
Spinal injection for pain management	\$	\$
Surgical anesthesia		
General	\$	\$
Regional	\$	\$
X-ray	\$	\$
Surgery	Low plan	High plan
Abdominal or pelvic, cranial or thoracic surgery	\$	\$
Inpatient surgery	\$	\$
Joint replacement surgery of elbow, hip, knee or shoulder	\$	\$
Knee cartilage		
Open	\$	\$
Arthroscopic	\$	\$
Outpatient surgery	\$	\$
Tier 1	\$	\$
Tier 2	\$	\$
Ruptured disc surgery	\$	\$
Skin graft	\$	\$
Tendon, ligament or rotator cuff surgery		
Open	\$	\$
Arthroscopic	\$	\$

Follow-up care	Low plan	High plan
Adaptive home and vehicle	\$	\$
Appliances	\$	\$
Tier 1	\$	\$
Tier 2	\$	\$
Follow-up physician's office visit	\$	\$
Post-traumatic stress disorder	\$	\$
Prescription drugs	\$	\$
Prosthetics		
One prosthetic	\$	\$
Two or more prosthetics	\$	\$
Rehabilitative therapy (inpatient)	\$	\$
Rehabilitative therapy (outpatient)		
Per visit benefit		% of Rehabilitative therapy (inpatient) benefit
Lump sum benefit	\$	\$
Transportation	\$	\$
Support care	Low plan	High plan
Adult companion lodging	\$	\$
Family care	\$	\$
Pet boarding	\$	\$
Accidental death and dismemberment	Low plan	High plan
Death benefit	\$	\$
Dismemberment	\$	\$
Public transportation	\$	\$

Monthly cost of coverage

Coverage type	Low plan	High plan
Employee only	\$0.00	\$0.00
Employee and spouse/domestic partner	\$0.00	\$0.00
Employee and child(ren)	\$0.00	\$0.00
Employee and family	\$0.00	\$0.00

Rates are subject to change.

Are dependent parents eligible?

Yes, your parents and those of your spouse/domestic partner are eligible at x% of the benefit amount provided you cover more than half of their out-of-pocket costs, including housing, food, clothing and medical services or a dependent parent is claimed as a dependent on IRS income tax forms. The dependent parent only needs to meet one of these two requirements. The benefit is payable to the covered employee.



Get paid \$50 for annual wellness screenings including an annual exam

It pays to visit the doctor. You, your spouse/domestic partner and children are eligible for a \$50 health and wellness payment each year when you are enrolled in accident insurance. There is a maximum of one health and wellness benefit payment per insured, per year.

To file a health and wellness claim, go to securian.com/benefits.

When to enroll and how to file a claim

When can you enroll?

You can enroll:

- Within X days of initial eligibility period
- During your annual enrollment window
- Within X days of a qualified family status change

It's quick and easy to enroll without answering health questions or a doctor's exam.

How to enroll

Enroll online via the website

Log in at client name: [website](#)

Log in at home: [website](#)

How to file an accident benefit claim

It's easy to file an accident claim and receive the benefits you're entitled to. You can use payments any way you choose to cover costs such as copays, deductibles, child care and more.

Information needed to initiate the claim

- Insured's full name
- Date of birth
- Address
- Employer name
- Employee Social Security number
- Date of event

How to submit the claim

Go to securian.com/benefits

- Select "Employer" under report a new claim
- Select "Start a new claim"
- Answer all questions to the best of your ability.

If documentation is required, you may securely upload the information with your claim. If you do not have the necessary documents available at the time of submission, the claims examiner will request them from you.

If you have questions, need assistance or want to file your claim over the phone, call Securian Financial at **1-800-328-9442**.

Additional information

Can I take my coverage with me if I leave client name?

If you leave client name for any reason, including retirement, you can elect to port your coverage and pay premiums directly to Securian Financial. Initially, rates are the same as what you pay as an active employee, but rates are subject to change.

Who is eligible for coverage?

- You – all active full-time, part-time, contract employees
- Spouse/domestic partner coverage is available only if employee coverage is elected
- Your child(ren) from live birth to age 26. Coverage is available only if employee coverage is elected.
- Dependent parents – your parents and those of your spouse/domestic partner provided you cover more than half of their out-of-pocket costs, including housing, food, clothing and medical services or a dependent parent is claimed as a dependent on IRS income tax forms

Please note that your spouse/domestic partner cannot receive coverage as both an employee and dependent, and a child cannot be covered by more than one parent, if you are both employees of client name.

We're here to help

Accident insurance questions?

Call **1-855-750-1906** to chat with a Securian Financial customer service representative.

Learn more

Visit our education microsite for more information about your coverage options and costs. Visit [client microsite URL](#).

Accident insurance exclusions and limitations

Are there any other exclusions that apply?

Yes. In no event will we pay benefits where the insured's accident, injury or loss is caused from any of the following:

1. self-inflicted injury, self-destruction or autoeroticism whether sane or insane
2. suicide or attempted suicide whether sane or insane
3. the insured's participation in, or attempt to commit, a crime, assault, felony or any illegal activity, regardless of any legal proceedings thereto
4. bodily or mental infirmity, illness, disease or infection, other than infection occurring simultaneously with, and as a direct and independent result of the injury
5. the insured's use of alcohol
6. the insured's use of prescription drugs, non-prescription drugs, illegal drugs, medications, poisons, gases, fumes, or other substances taken, absorbed, inhaled, ingested, or injected, unless taken or used as prescribed by a physician, or an over-the-counter drug as directed by the manufacturer
7. motor vehicle collision or accident where the insured is the operator of the motor vehicle and insured's blood alcohol level meets or exceeds the level at which intoxication is defined in the state where the collision or accident occurred, regardless of any legal proceedings thereto
8. medical or surgical treatment or diagnostic procedures including any resulting complications, or when the outcome is not as planned or expected, including claims of medical malpractice
9. travel in or descent from any aircraft, except as a fare-paying passenger on a regularly scheduled commercial flight or a licensed passenger aircraft
10. war or any act of war, whether declared or undeclared
11. the insured's participation in the following activities: scuba diving, bungee jumping, base jumping, hang gliding, sail gliding, parasailing, parakiting or mountain climbing
12. the insured's riding or driving in any motor-driven vehicle in a race, stunt show or speed test
13. the insured practicing for or participating in any semi-professional or professional competitive athletics
14. repetitive stress syndromes including but not limited to rotator cuff syndrome, bursitis, tendonitis, carpal tunnel syndrome, ulnar nerve syndrome, stress fractures, neuropathy, epicondylitis or neuritis.

Benefits are not payable for any confinement, care, treatment, or diagnostic measures which were received outside of the United States or a United States territory.

Are there any additional limitations that apply?

Other benefit limitations may exist and vary by covered benefit. Please refer to your plan documents for more information.

The English language version of the insurance contract is the official version for purposes of application and interpretation. Materials in languages other than English are for informational purposes only, and may not be construed to modify the insurance contract in the event of a dispute over its provisions.

Group accident insurance

Limitations and exclusions apply. This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to client name. This policy has exclusions, limitations, reduction of benefits, terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact Securian Financial Group. This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations and terms of coverage. All elections or increases are subject to the actively at work requirement of the policy. Products are offered under policy form series XX-XXXXX or a state variation thereof. Product availability and features may vary by state.

Other benefit limitations may exist and vary by covered benefit. Please refer to your plan documents for more information. This presentation provides general information to the recipient. Securian Life cannot provide legal or tax advice with respect to ERISA; Health Savings Account (HSA) laws, rules or regulations, any applicable tax laws, rules or regulations; or any other applicable federal or state laws, rules or regulations. Any questions regarding these topics should be directed to your legal and tax advisors. Insurance products are issued by Securian Life Insurance Company, a New York authorized insurer. The company is headquartered in St. Paul, MN. Securian Life is solely responsible for the financial obligations under the policies or contracts it issues.

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