



You don't plan on it, but you can plan for it!

Provides a cash payment after each day spent in a hospital to help supplement your health insurance.

It's a cost-effective way to help with the expenses above and beyond what your health insurance plan already covers, giving you the flexibility to spend the money on things such as medical bills, health care deductibles, groceries, loss of income, travel expenses or a dog sitter.

Here's an example of how it works*



John elects **coverage** offered by his employer.



John is painting and falls off his **ladder**. He breaks his arm and though he doesn't need surgery, spends two days in the hospital.



John gets a **payment** from Securian Financial.



John uses the **money** to pay for groceries and a lawn service.



Key benefits of hospital indemnity insurance

- \$50 health and wellness benefit
- All coverage is guaranteed when initially eligible, during open enrollment periods and after a family status change
- Coverage available for your spouse/domestic partner and/or children
- No medical questions or health exam
- Includes pregnancy coverage and proactive labor and delivery benefit

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

What does your hospital indemnity plan cover?

Cash payment to help you offset hospitalization expenses.

Benefits	Low plan	High plan
Hospital stay or admission – initial benefit (sickness or accident)		
Non-ICU	\$1,000	\$2,000
ICU	\$1,000	\$2,000
Hospital stay – daily benefit (sickness or accident)		
Non-ICU	\$100	\$200
ICU	\$200	\$400
Family care up to 30 days (Hospital Stay only)	\$50 per day	\$50 per day
Newborn routine stay pays day 1	\$100 per day	\$200 per day
Outpatient mental health diagnostic screening one per year	\$100	\$200
Pet boarding & professional sitting (hospital stay only) up to 30 days	\$50 per day	\$50 per day

The hospital stay daily benefit and the newborn routine benefit are both paid out on the first day. Therefore, if you go into the hospital on June 1, you will be paid for the initial stay benefit as well as the corresponding daily benefits for June 1. Hospital non-ICU stay daily benefits are limited to 30 days admission, Hospital ICU stay daily benefits are limited to 10 days per admission and newborn routine benefits are limited to 2 days per newborn.

The initial benefit is limited to one benefit per insured per period of confinement (up to 2 initial benefits are payable per insured per calendar year)

Monthly cost of coverage

	Low Plan	High Plan
Employee only	\$15.60	\$28.62
Employee and spouse/domestic partner	\$31.25	\$57.24
Employee and child	\$21.04	\$38.15
Employee and family	\$37.64	\$68.67

Rates are subject to change.



Get paid \$50 for 32+ different 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 hospital indemnity insurance.

To file a health and wellness claim, go to LifeBenefits.com.

When to enroll and how to file a claim

When can you enroll?

You can enroll:

- Within 30 days of initial eligibility period
- During your open enrollment window
- Within 30 days of a qualified family status change

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

We're here to help

Hospital indemnity insurance questions?

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

How to enroll

Log in to bswift at <http://vbabenefits.bswift.com> using your username and password

Learn more

Visit our education microsite for more information about your coverage options and costs. Visit securian.com/vba-insurance.

How to file a hospital indemnity or health and wellness benefit claim

It's easy to file a hospital indemnity or health and wellness 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

Employee

- Personal information will be pre-filled in the submission
- Date of event

Spouse/domestic partner and/or child

- Insured's full name
- Date of event
- Date of birth
- Address

How to submit a claim

Go to the Securian Financial website LifeBenefits.com and log in.

- **User ID:** VBA followed by a number assigned by Securian
- If you do not know your user ID use, the forgot user ID function on LifeBenefits™
- **Initial password:** Your eight-digit date of birth (MMDDYYYY) followed by the last four digits of your Social Security number
- If you've previously logged in to LifeBenefits, use the password you created.
- Select "Start a new claim"
- Answer all questions to the best of your ability with your claim

If you do not have the necessary documents available at the time of submission, you can upload it and any additional information by returning to LifeBenefits.com and clicking on "My claims". If you have questions, need assistance or want to file your claim over the phone, call Securian Financial at **1-888-658-0193**.

Frequently asked questions

Why should I purchase hospital indemnity insurance?

Hospital indemnity insurance pays you and/or your family after hospital stays regardless of what your medical insurance covers. It complements your health insurance and provides additional financial protection for you and your family to use as you wish when it's needed the most.

Can I take this coverage with me if I leave VBA Benefits Corporation?

If you leave VBA Benefits Corporation 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?

- All full-time or part-time active employees working in the United States at least 20 hours per week
- 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.

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 VBA Benefits Corporation.

Do the benefit payouts have to be used a certain way?

Hospital indemnity insurance provides a payment directly to you – regardless of income, expenses incurred or other insurance coverage. You can use the money any way you want.

Can I elect hospital indemnity insurance anytime?

You can only elect this coverage as a new hire, during open enrollment or at the time of a qualified status change.

If I'm currently pregnant, will this childbirth be covered?

Yes. In fact, you can submit a claim when you reach 36 weeks of pregnancy. You will need to provide proof of pregnancy and gestation and a signed statement that you're planning a hospital birth. You'll then receive payment on the initial stay benefit plus three additional days. You can expect payment within five days of submitting your proof.

If you are in the hospital more than three days, you may be eligible to submit an additional claim. If you require a stay in the ICU, you may be eligible to receive additional payments once you submit documentation on your stay.

Hospital indemnity exclusions and limitations

What are the exclusions that apply in the event of a sickness, accident, or injury?

In no event will we pay benefits where the insured's accident, injury or sickness is caused directly or indirectly by, results in whole or in part from or during, or there is contribution 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. an insured's participation in, or attempt to commit, a crime, assault, felony, or any illegal activity, regardless of any legal proceedings thereto;
4. the use of alcohol (this exclusion does not apply to the inpatient substance abuse treatment benefit and the inpatient mental health treatment benefit);
5. the use of prescription drugs, non-prescription drugs, illegal drugs, medications, poisons, gases, fumes or other substances taken, absorbed, inhaled, ingested or injected (this exclusion does not apply to the inpatient substance abuse treatment benefit and the inpatient mental health treatment benefit);
6. war or any act of war, whether declared or undeclared;
7. dental or plastic surgery for cosmetic purposes except when due to: a) reconstructive surgery, when the service is related to or follows surgery resulting from a covered accident or sickness; or b) a congenital disease or anomaly of a covered dependent child; or c) congenital defects in newborns;
8. a newborn child's routine nursing or routine well baby care during the initial confinement in a hospital (this exclusion does not apply to the newborn routine stay benefit).

What additional exclusions apply in the event of an accident or injury?

In no event will we pay benefits where the insured's accident or injury is caused directly or indirectly by, results in whole or in part from or during, or there is contribution from, any of the following:

1. motor vehicle collision or accident where the insured is the operator of the motor vehicle and the 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;
2. bodily or mental infirmity, sickness;
3. infection, other than infection occurring simultaneously with, and as a direct and independent result of, the injury;
4. travel in or descent from any aircraft, except as a fare-paying passenger on a regularly scheduled commercial flight on a licensed passenger aircraft;
5. participation in the following activities: scuba diving, bungee jumping, base jumping, hang gliding, sail gliding, parasailing, parakiting, or mountain climbing;
6. riding or driving in any motor-driven vehicle in a race, stunt show or speed test;
7. resulting complications from medical or surgical treatment or diagnostic procedures when the outcome is not as planned or expected, including claims of medical malpractice; or
8. practicing for or participating in any semi-professional or professional competitive athletics.

Are there any additional limitations that apply?

Yes. 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.

The policy provides limited benefits. The policy has exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or discontinued.

This summary 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.

This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to Virginia Bankers Association. 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.

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.

Product availability and features may vary by state. This product is offered under policy form series 19-32690.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Securian Life Insurance Company is a subsidiary of Securian Financial Group, Inc.



[securian.com](https://www.securian.com)

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