

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



# Guaranteed coverage opportunities available

All coverage is guaranteed within 31 days of initial eligibility, during annual enrollment, and within 31 days of a qualified status change.



## Learn more

Learn more about these products and your insurance options by visiting Benefit Scout™, an online tool that provides step-by-step guidance and cost calculators in one convenient place. Visit **LifeBenefits.com/Securian** to utilize the tool.



## It's easy to enroll

To Follow the steps below to enroll.

1. Visit Workday
2. Go to your "Inbox"
3. Navigate to the "Open Enrollment Change" action item
4. Click on the "Open Enrollment Change: Your name 1/1/2021"
5. Complete the enrollment process by clicking the "continue" button through all steps



## Questions?

Call **1-800-290-4213**

# Accident insurance

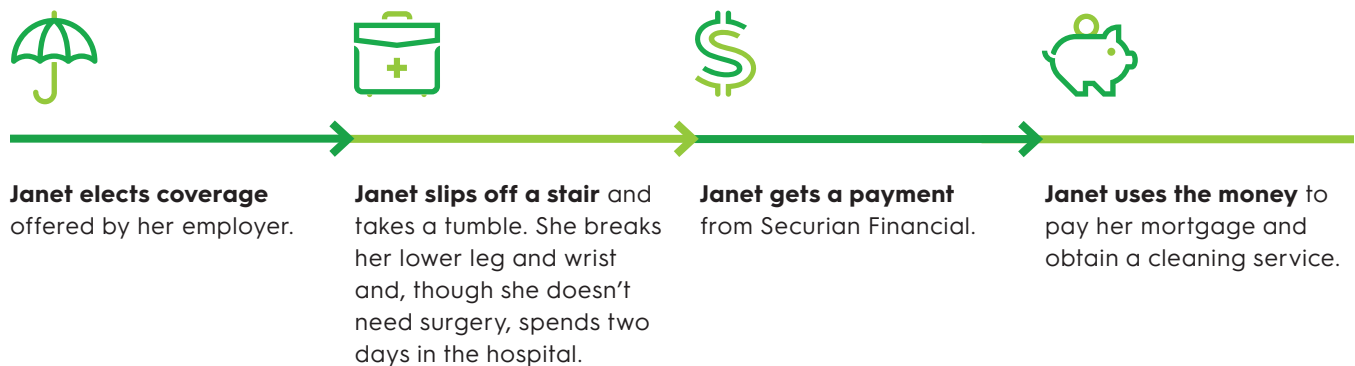
## Don't let an accident hurt more than it should

We all know an accident can happen at any time, but what you may not think about are all the costs that come along with an accident. Group accident insurance can help cover those costs so your personal finances don't take a big hit.

If you experience an accidental injury covered in the policy, you can get a payout to use any way you wish to cover deductibles, out-of-pocket medical costs or everyday living expenses.

## How it works

Here's an example of how Securian Financial's accident insurance works based on the associate enrolling in the high plan.





## When, not if

**Accidents are more common than you may think.**

**Top five causes of nonfatal injury:<sup>1</sup>**

1. A fall
2. Overexertion
3. Struck by/against object
4. Motor vehicle occupant
5. Cut/pierced

**Almost one-third of all injuries in childhood**  
are sports related.<sup>2</sup>

**Potential out-of-pocket costs for an accident are growing,**  
including insurance co-pays and deductibles.<sup>3</sup>

1. Among U.S. adults 35-54, National Center for Injury Prevention and Control, 2016

2. National SAFEKIDS Campaign and American Academy of Pediatrics, 2017

3. National Safety Council, Injury Facts, 2016



## Accident insurance benefits

This is an outline of the covered benefits available. The amount paid will depend on your choice of a high or low plan, the number of benefits you qualify for, the care you receive, and the terms and conditions of the policy.

| Injuries  |  |               |       |                |         |
|---|--|---------------|-------|----------------|---------|
| Benefit   |  | Low plan      |       | High plan      |         |
| Burns (varies based on % of body burned)                      |  |               |       |                |         |
| 2nd degree  |  | Up to \$500   |       | Up to \$1,500  |         |
| 3rd degree  |  | Up to \$5,000 |       | Up to \$15,000 |         |
| Child organized sports injury (children age live birth to 18) |  | \$50          |       | \$100          |         |
| Concussion  |  | \$100         |       | \$200          |         |
| Dislocation (varies based on type of dislocation)             |  |               |       |                |         |
| Surgical  |  | \$2,000       |       | \$5,000        |         |
| Non-surgical  |  | \$1,000       |       | \$2,500        |         |
| Partial   |  | \$500         |       | \$1,250        |         |
| Eye Injury  |  |               |       |                |         |
| With surgery  |  | \$120         |       | \$300          |         |
| Removal of foreign object without surgery                     |  | \$30          |       | \$75           |         |
| Fracture (varies based on type of fracture)                   |  |               |       |                |         |
| Surgical  |  | \$3,000       |       | \$7,500        |         |
| Non-surgical  |  | \$1,500       |       | \$3,750        |         |
| Chip fracture   |  | \$750         |       | \$1,875        |         |
| Lacerations   |  |               |       |                |         |
| With stitches or staples                                      |  | \$100         |       | \$500          |         |
| Without stitches or staples                                   |  | \$25          |       | \$125          |         |
| Paralysis (varies based on type)                              |  |               |       |                |         |
| Quadriplegia (100%)   |  | \$20,000      |       | \$60,000       |         |
| Paraplegia (50%)  |  | \$10,000      |       | \$30,000       |         |
| Hemiplegia (50%)  |  | \$10,000      |       | \$30,000       |         |
| Uniplegia (25%)   |  | \$5,000       |       | \$15,000       |         |
| Traumatic brain injury  |  | \$200         |       | \$400          |         |
| Hospital care   |  |               |       |                |         |
| Benefit   |  | Low plan      |       | High plan      |         |
| Hospital stay   |  | Non-ICU       | ICU   | Non-ICU        | ICU     |
| Initial benefit   |  | \$400         | \$800 | \$1,200        | \$2,400 |
| Daily benefit   |  | \$100         | \$300 | \$200          | \$600   |

| Emergency care                                |                 |                 |
|---|-----------------|-----------------|
| Benefit                                       | Low plan        | High plan       |
| <b>Ambulance</b>                              |                 |                 |
| Ground or water                               | \$100           | \$200           |
| Air   | \$500           | \$1,000         |
| <b>Blood, plasma or platelets transfusion</b> | \$300           | \$600           |
| <b>Emergency dental</b>                       |                 |                 |
| Crown   | \$150           | \$300           |
| Extraction                                    | \$50            | \$100           |
| <b>Emergency room treatment</b>               | \$100           | \$300           |
| <b>Initial physician's office visit</b>       | \$50            | \$100           |
| Surgery                                       |                 |                 |
| <b>Abdominal, pelvic</b>                      | \$1,000         | \$2,000         |
| <b>Cranial</b>                                | \$1,000         | \$2,000         |
| <b>Knee cartilage</b>                         |                 |                 |
| Open  | \$500           | \$1,000         |
| Arthroscopic                                  | \$250           | \$500           |
| <b>Ruptured disc</b>                          | \$500           | \$1,000         |
| <b>Tendon, ligament or rotator cuff</b>       |                 |                 |
| Open  | \$500           | \$1,000         |
| Arthroscopic                                  | \$250           | \$500           |
| <b>Thoracic</b>                               | \$1,000         | \$2,000         |
| Follow-up care                                |                 |                 |
| <b>Adaptive home and vehicle</b>              | \$500           | \$1,000         |
| <b>Appliances</b>                             | \$50            | \$250           |
| <b>Follow-up physician's office visit</b>     | \$50            | \$100           |
| <b>Prosthetics</b>                            |                 |                 |
| One   | \$500           | \$1,000         |
| Two or more                                   | \$1,000         | \$2,000         |
| <b>Transportation</b>                         | \$200 per visit | \$500 per visit |
| Support care                                  |                 |                 |
| <b>Adult companion lodging (per day)</b>      | \$75            | \$150           |

## Accident insurance coverage options and rates

Your cost for coverage will be deducted after taxes on a monthly basis.

| Coverage type        | Monthly premium per associate |           |
|----------------------|-------------------------------|-----------|
|                      | Low plan                      | High plan |
| Associate only       | \$2.69                        | \$6.99    |
| Associate and spouse | \$5.33                        | \$13.88   |
| Associate and child  | \$8.65                        | \$22.18   |
| Associate and family | \$12.68                       | \$32.60   |

Rates are subject to change.

## Enrollment information

Associate must elect coverage in order to elect spouse or child coverage.

If you are eligible to enroll as an associate, then you are not eligible to be insured as a spouse. Spouse does not include any person who is eligible as an employee. If you are eligible to enroll as an associate, then you are not eligible to be insured as a child.

Children are eligible from live birth to age 26. Extended coverage is available for children beyond age 26 if physically or mentally disabled. A child cannot be covered by more than one parent.

- Child organized sports injury: Children are eligible from live birth to age 18.

## Additional features and options

**No health questions.** All coverage is guaranteed.

**Take your coverage with you.** If you leave your employer and you are still eligible for accident insurance benefits, you can continue coverage for up to 36 months by paying premiums directly to Securian Financial (subject to policy's terms). You can also port your coverage at the end of the 36-month continuation period. Portability terminates at age 70.

**Benefit amount.** Dependents receive the same benefit amounts as employees.

## Accident insurance exclusions and limitations

Benefits will be payable upon proof that the injury or loss was the result of a covered accident. Benefits are never payable for an accident, injury or loss that 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; or
2. the insureds commission of, or attempt to commit, a felony or the insured being engaged in an illegal occupation; or
3. the use of drugs or medications unless administered by a licensed physician in the verifiably prescribed manner and dosage; or
4. poisons, gases, fumes or other substances voluntarily taken, absorbed, inhaled, ingested or injected; or
5. motor vehicle collision or accident where you are the operator of the motor vehicle and your blood alcohol level meets or exceeds the legal limit of intoxication as defined by state law; or
6. war or any act of war, whether declared or undeclared; or
7. bodily or mental infirmity, illness or disease; or
8. infection, other than infection occurring simultaneously with, and as a direct and independent result of, the injury; or
9. 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; or
10. 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; or
11. travel in or descent from any aircraft, except as a fare-paying passenger on a regularly scheduled commercial flight on a licensed passenger aircraft carrier; or
12. participation in the following activities: scuba diving, bungee jumping, base jumping, hang gliding, sail gliding, parasailing, parakiting, or mountain climbing; or
13. riding or driving in any motor-driven vehicle in an organized race, stunt show or speed test; or
14. practicing for or participating in any semi-professional or professional competitive athletics.

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

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

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.

This presentation provides general information to the recipient. Securian Life cannot provide legal or tax advice with respect to ERISA; COBRA; Health Savings Account (HSA) laws, rules or regulations, any applicable tax laws, rules, or regulation; or any other applicable federal or state laws, rules, or regulation. Any questions regarding these topics should be directed to insured's legal and tax advisors.

Group accident insurance is issued by Securian Life Insurance Company, a New York authorized insurer headquartered in Saint Paul, MN. Product availability and features may vary by state.

This product is offered under policy form series 15-32400.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its affiliates.



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

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