

**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 open 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](https://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 1/1/2022"
5. Complete the enrollment process by reviewing all eligible benefits and clicking "Review and Sign"



## Questions?

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

# Accident insurance

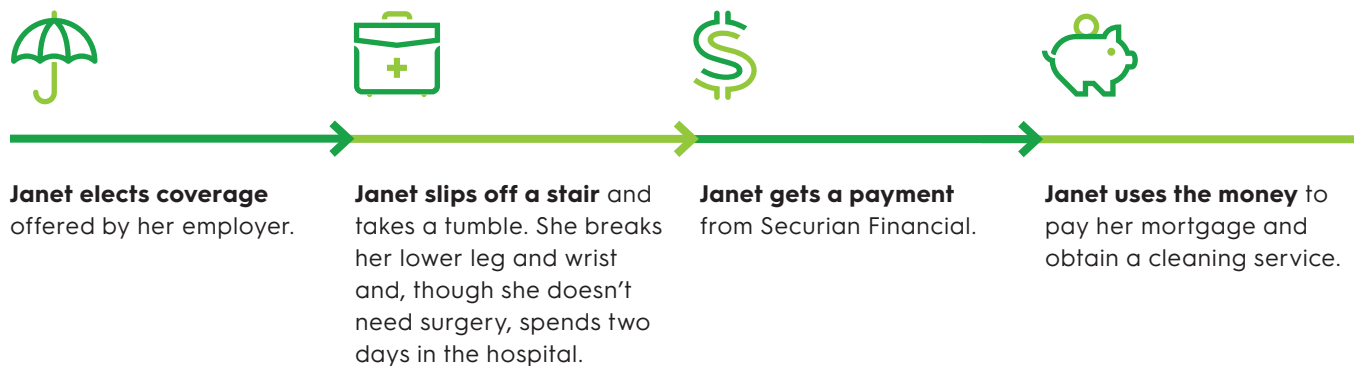
## Don't let an accident hurt more than it should

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.



## 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
Ambulance			
Ground or water		\$100	\$200
Air		\$500	\$1,000
Blood, plasma or platelets transfusion		\$300	\$600
Emergency dental			
Crown		\$150	\$300
Extraction		\$50	\$100
Emergency room treatment		\$100	\$300
Initial physician's office visit		\$50	\$100
Surgery			
Abdominal, pelvic		\$1,000	\$2,000
Cranial		\$1,000	\$2,000
Knee cartilage			
Open		\$500	\$1,000
Arthroscopic		\$250	\$500
Ruptured disc		\$500	\$1,000
Tendon, ligament or rotator cuff			
Open		\$500	\$1,000
Arthroscopic		\$250	\$500
Thoracic		\$1,000	\$2,000
Follow-up care			
Adaptive home and vehicle		\$500	\$1,000
Appliances		\$50	\$250
Follow-up physician's office visit		\$50	\$100
Prosthetics			
One		\$500	\$1,000
Two or more		\$1,000	\$2,000
Transportation		\$200 per visit	\$500 per visit
Support care			
Adult companion lodging (per day)		\$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.
- Children are eligible from live birth to age 26. Extended coverage is available for children beyond age 26 if physically or mentally disabled. A insured child can be covered by both parents (if both parents are employees of Securian Financial).
  - 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 subsidiaries.



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

400 Robert Street North, St. Paul, MN 55101-2098  
©2021 Securian Financial Group, Inc. All rights reserved.

F92432 Rev 9-2021 DOFU 10-2018  
622317