

Accident insurance

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



Provides a lump-sum cash payment after an accident to help with expenses such as copays, deductibles or everyday living expenses.



Here's how it works



Accident insurance claim example

You enroll in accident insurance. Ten months later, you fall off a ladder. The cash benefits from your injury can be used to help with medical costs that your health insurance plan might not cover, giving you the flexibility to spend the money on things such as deductibles, co-pays, child care or a dog sitter.*

✓ Employee accident insurance	Benefit
Fractured hip	\$6,000
Appliance (crutches)	\$125
Emergency room treatment	\$250
Ambulance	\$350
Hospital stay (2 days)	\$1,200
Securian Financial pays you	\$7,925

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

Key benefits of accident insurance

- ✓ No medical questions or health exam
- ✓ Covers your spouse and/or children
- ✓ Take your coverage with you if you leave your job

Accident insurance benefits

This is an outline of the covered benefits available. The amount paid will depend on the number of benefits you qualify for, the care you receive, and the terms and conditions of the policy.

Injuries		Injuries	
Burns (2nd degree)		Fracture (surgical)	
Less than 10% of body	\$300	Lower leg	\$3,000
Between 10 and 20% of body	\$750	Shoulder blade	\$3,000
20% or more of body	\$1,500	Upper arm	\$2,100
Burns (3rd degree)		Facial excluding lower jaw	\$2,100
Less than 10% of body	\$3,000	Foot	\$1,500
Between 10 and 20% of body	\$7,500	Ankle	\$1,500
20% or more of body	\$15,000	Kneecap	\$1,500
Child organized sports injury	\$300	Forearm	\$1,500
Concussion	\$450	Hand or wrist (except fingers)	\$1,500
Dislocation (surgical)		Lower jaw	\$1,500
Hip/thigh	\$6,000	Ribs	\$1,500
Knee	\$3,000	Vertebral processes	\$1,200
Foot	\$2,400	Collarbone	\$900
Ankle	\$2,400	Coccyx	\$600
Hand	\$1,200	Finger	\$300
Wrist	\$1,800	Toe	\$300
Lower jaw	\$1,200	Nose	\$300
Shoulder	\$1,200	Non-Surgical (% of surgical benefit)	50%
Collarbone	\$1,200	Chip (% of non-surgical benefit)	25%
Ribs	\$1,200	Lacerations	
Elbow	\$1,200	With stitches or staples	\$300
Finger	\$300	Without stitches or staples	\$50
Toe	\$300	Paralysis	
Non-surgical (% of surgical benefit)	50%	Quadriplegia	\$50,000
Partial (% of non-surgical benefit)	25%	Paraplegia	\$25,000
Eye injury		Hemiplegia	\$25,000
With surgery	\$400	Uniplegia	\$12,500
Removal of foreign object	\$100		
Fracture (surgical)			
Skull – depressed	\$9,000		
Hip/thigh	\$6,000		
Skull – non-depressed	\$6,000		
Pelvis	\$4,500		
Sternum	\$4,500		
Vertebral body	\$3,000		

To enroll

Contact your HR/Payroll Specialist

Emergency care

Ambulance	
Ground or water	\$350
Air	\$1,500
Blood, plasma or platelets transfusion	\$450
Emergency dental	
Crown	\$300
Extraction	\$150
Emergency room treatment	\$250
Initial physician's office visit	\$100
Traumatic brain injury	\$500

Hospital care

Coma	\$15,000	
Diagnostic testing	\$200	
X-ray	\$150	
Hospital stay	Non-ICU	ICU
Initial benefit	\$2,000	\$2,000
Daily benefit	\$300	\$600

Accidental death and dismemberment*

Employee	Up to \$100,000
Spouse	Up to \$50,000
Child(ren)	Up to \$25,000
Common Carrier	Pays an additional 100%

Surgery

Abdominal, pelvic	\$1,500
Anesthesia	
General	\$150
Regional	\$75
Cranial	\$1,500
Elbow, hip, knee, or shoulder replacement	\$1,000
Knee cartilage	
Open	\$1,000
Arthroscopic	\$500
Ruptured disc	\$1,000
Tendon, ligament or rotator cuff	
Open	\$1,000
Arthroscopic	\$500
Thoracic	\$1,500

Follow-up care

Adaptive home & vehicle	\$2,000
Appliances	\$125
Follow-up physician's office visit	\$100
Prosthetics	
One	\$1,000
Two or more	\$1,000
PTSD	\$400
Transportation	\$450 per visit
Rehabilitative therapy	
Inpatient	\$150 per day
Outpatient	\$450 lump sum

Support care

Adult companion lodging	\$150 per day
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Accident insurance coverage options and rates

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

Coverage type	Monthly premium per employee
Employee only	\$3.72
Employee and spouse	\$5.32
Employee and child	\$7.16
Employee and family	\$10.46

Rates are subject to change.

Enrollment information

- Enrollment is necessary
- Premium contributions are necessary
- Employee must elect coverage in order to elect spouse or child coverage
- Spouse cannot receive coverage as both an employee and dependent; a child cannot be covered by more than one parent
- Children are eligible from live birth to age 26
 - Child organized sports injury: Children are eligible from live birth to age 19

*Age reductions begin at age 65 for employee and spouse. At age 65 to 75 percent; at age 70 to 50 percent.

We're here to help

Accident insurance questions?

Visit www.LifeBenefits.com/plandesign/WIETF, talk to your HR/Payroll Specialist or give Securian a call at **866-295-8690** or email your questions to us madisonbranch@securian.com

Learn more

Learn how accident insurance can help protect your wallet when the unexpected happens.

Visit Lifebenefits.com/videos/ai

Additional benefits

Identity theft recovery services from Generali Global Assistance





The time burden and personal stress caused by identity theft can be lessened by having an advocate providing advice and handling certain administrative tasks to resolve issues. The program includes prevention services, detection services, resolution guidance and assistance, cash advance while traveling and more.

Visit www.us.generaliglobalassistance.com, email idtheft@europassistance-usa.com or call **1-866-893-8508** in the U.S. and Canada (+1-202-659-7816 outside the U.S. and Canada)

Ready to enroll?

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

You can enroll:

-  Within 30 days of initial eligibility period (when you first become benefits eligible)
-  During your annual enrollment window
-  Within 60 days of a birth, adoption or placement for adoption
-  Within 30 days of other qualified family status changes

**To enroll contact
your HR/Payroll
specialist**

FAQ

Q Is accident insurance worth it?

A Definitely. That's because many families discover coverage gaps when the unexpected happens. Of course, everyone's financial situation is different. But this benefit can help ensure you're protected when life throws a curve ball – adding an extra layer of financial protection to the health insurance you already have.

Q Can I take this coverage with me if I leave my employer?

A If you leave your employer for any reason, including retirement, you can elect portability, which continues coverage until age 70. Portability rates are the same as active employees but are subject to change.

Q Who is eligible for coverage?

- A
- You – all active employees who are WRS eligible.
 - Your spouse. 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 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.

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

A Accident insurance provides a lump-sum payment directly to you – regardless of income, expenses incurred or other insurance coverage. You can use the money any way you want.

Q Can I add coverage anytime?

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

Q How do I file a claim?

A Visit securian.com/benefits

- Select “Employer” under “Report a new claim”
- Select “Start a new claim”
- Answer all questions to the best of your ability

Q Where can I find specific coverage details and what qualifies as an accident?

A You can find all policy details in your certificate of insurance. An accident is defined in the policy as an act or event that is:

1. unintended, unexpected and unforeseen; and
2. directly results in bodily injury to the insured.

Q Is there a limit to the number of benefit payments I can receive for the same covered benefit?

A Some covered benefits include limitations on the number of benefit payments payable per insured per covered accident and per year. Additional information can be found in the certificate of insurance.

Q Is there a limit to the number of separate benefits I can qualify for per accident?

A There is no limit on the number of separate benefits you can qualify for as a result of the same covered accident. In addition, there are no lifetime benefit maximums.

Q Is there a limit to the number of accidents that may qualify for a benefit in a year?

A There's no limit to the number of accidents that can qualify for a benefit. However, some benefits included in the policy have limits on the number of benefits that can be paid on a per-accident or per-year basis, which varies by the covered condition.

Exclusions and limitations

Accident insurance

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 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. 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 use of alcohol;
6. the use of prescription drugs, non-prescription drugs, illegal drugs, medications, poisons, gases, fumes or other substances taken, absorbed, inhaled, ingested or injected;
7. 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;
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 on a licensed passenger aircraft;
10. war or any act of war, whether declared or undeclared;
11. participation in the following activities: scuba diving, bungee jumping, base jumping, hang gliding, sail gliding, parasailing, parakiting or mountain climbing;
12. riding or driving in any motor-driven vehicle in a race, stunt show or speed test;
13. practicing for or participating in any semi-professional or professional competitive athletics; or
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.

Are there any additional limitations that apply?

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

Other benefit limitations may exist and vary by covered benefit. Please refer to your plan documents for more information. This brochure 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 regulation; or any other applicable federal or state laws, rules or regulation. Any questions regarding these topics should be directed to your legal and tax advisors. Group accident insurance is issued by Securian Life Insurance Company, a New York authorized insurer headquartered in St. Paul, MN.

Product availability and features may vary by state.

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

This policy provides limited benefits. This policy has exclusions, limitations, terms under which the policy may be continued in force or discontinued. This is a summary of plan provisions related to the insurance policy issued by Securian Life. 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.

Services provided by Generali Global Assistance are their sole responsibility. The services are not affiliated with Securian or its group contracts and may be discontinued at any time. Certain terms, conditions and restrictions may apply when utilizing the services. To learn more, visit the provider websites.



Enroll today!

With today's high health care costs, accident costs can derail just about any budget.

Adding an extra layer of financial protection through the State of Wisconsin benefit program is a smart and cost-effective way to protect you from life's unplanned events.

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.



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

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