

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

Enroll for coverage during open enrollment 2020 September 30 – October 25, 2019. Guaranteed coverage opportunities available





---

Smart life planning with  
group voluntary insurance  
Accident insurance

3  
4

Do you worry about not being able to afford out-of-pocket expenses if you have an accident? With today's high health care costs, this can be a real concern.

# Smart life planning with accident insurance

Accident insurance provides a cash payment directly to you to help pay out-of-pocket and uncovered expenses in the event of an accident. It's a smart, cost-effective way to protect your pocketbook when the unexpected happens. This accident coverage also includes an accidental death and dismemberment benefit.

## **Voluntary insurance: A simple, smart solution**

- Cash benefit paid directly to you to use any way you choose
- Helps cover out-of-pocket expenses without first having to use savings or other sources
- Payout doesn't depend on income or other insurance including health insurance
- Coverage available without a medical exam
- Easy to enroll at work and pay premiums through payroll deduction



## **It's easy to enroll**

Contact your HR/Payroll Specialist to enroll

## **Questions about the accident plan?**

Talk to your HR/Payroll Specialist

Give Securian a call at **866-295-8690** or email your questions to us **[madisonbranch@securian.com](mailto:madisonbranch@securian.com)**

# Accident insurance

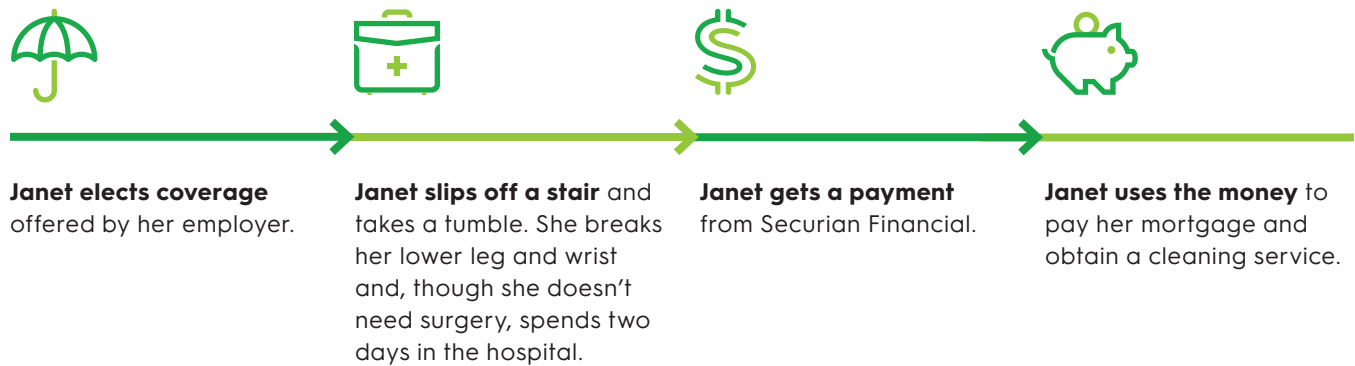
## Don't let an accident hurt more than it should

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. 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 on or after the effective date of coverage, 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 employee enrolling in the plan.\*



The accident insurance policy provided Janet the following benefits:

Benefit	Accident insurance payment
Broken lower leg	\$500
Broken wrist	\$250
Emergency room treatment	\$100
Ambulance	\$100
Hospital stay (2 days)	\$700
<b>Total</b>	<b>\$1,650</b>

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



**Accidents are  
the 3rd leading  
cause of death  
in the U.S.<sup>1</sup>**

1. Source: Centers for Disease Control and Prevention, NCHS Data Brief No. 328, November 2018.

## 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	
Benefit		Benefit	
<b>Burns (2nd degree)</b>		<b>Fracture (surgical)</b>	
Less than 10% of body	\$100	Lower leg	\$1,000
Between 10 and 20% of body	\$250	Shoulder blade	\$1,000
20% or more of body	\$500	Upper arm	\$700
<b>Burns (3rd degree)</b>		Facial excluding lower jaw	\$700
Less than 10% of body	\$1,000	Foot	\$500
Between 10 and 20% of body	\$3,500	Ankle	\$500
20% or more of body	\$7,500	Kneecap	\$500
<b>Child organized sports injury</b>	\$50	Forearm	\$500
<b>Concussion</b>	\$100	Hand or wrist (except fingers)	\$500
<b>Dislocation (surgical)</b>		Lower jaw	\$500
Hip/thigh	\$2,000	Ribs	\$500
Knee	\$1,000	Vertebral processes	\$400
Foot	\$800	Collarbone	\$300
Ankle	\$800	Coccyx	\$200
Hand	\$400	Finger	\$100
Wrist	\$600	Toe	\$100
Lower jaw	\$400	Nose	\$100
Shoulder	\$400	Non-Surgical (% of surgical benefit)	50%
Collarbone	\$400	Chip (% of non-surgical benefit)	25%
Ribs	\$400	<b>Lacerations</b>	
Elbow	\$400	With stitches or staples	\$100
Finger	\$100	Without stitches or staples	\$25
Toe	\$100	<b>Paralysis</b>	
Non-surgical (% of surgical benefit)	50%	Quadriplegia	\$5,000
Partial (% of non-surgical benefit)	25%	Paraplegia	\$2,500
<b>Eye injury</b>		Hemiplegia	\$2,500
with surgery	\$125	Uniplegia	\$1,250
Removal of foreign object	\$25		
<b>Fracture (surgical)</b>			
Skull – depressed	\$3,000		
Hip/thigh	\$2,000		
Skull – non-depressed	\$2,000		
Pelvis	\$1,500		
Sternum	\$1,500		
Vertebral body	\$1,000		

Emergency care		
Benefit		
Ambulance		
Ground or water	\$100	
Air	\$500	
Blood, plasma or platelets transfusion	\$50	
Emergency dental		
Crown	\$75	
Extraction	\$25	
Emergency room treatment	\$100	
Initial physician's office visit	\$50	
Hospital care		
Coma	\$5,000	
Diagnostic testing	\$50	
X-ray	\$50	
Hospital stay	Non-ICU	ICU
Initial benefit	\$500	\$500
Daily benefit	\$100	\$200
Accidental death and dismemberment*		
Employee	\$25,000	
Spouse	\$12,500	
Child(ren)	\$6,250	

Surgery	
Benefit	
<b>Abdominal, pelvic</b>	\$500
<b>Cranial</b>	\$500
<b>Knee cartilage</b>	
Open	\$200
Arthroscopic	\$125
<b>Ruptured disc</b>	\$200
<b>Tendon, ligament or rotator cuff</b>	
Open	\$300
Arthroscopic	\$125
<b>Thoracic</b>	\$500
Follow-up care	
<b>Appliances</b>	\$50
<b>Follow-up physician's office visit</b>	\$50
<b>Prosthetics</b>	
One	\$250
Two or more	\$250
<b>Transportation</b>	\$150 per visit
Support care	
<b>Adult companion lodging</b>	\$50 per day

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

## 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	\$3.26
Employee and spouse	\$4.94
Employee and child	\$7.10
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 18

## Additional features and options

**No health questions.** All coverage is guaranteed at initial eligibility, qualified family status changes and annual enrollment.

**Take your coverage with you.** If your employment with the State of Wisconsin ends you may be eligible to continue coverage until age 70 by paying premiums directly to Securian Financial.

**Multiple payout.** More than one benefit payment may be payable for a single covered accident.

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

**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](http://www.us.generaliglobalassistance.com), email [idtheft@europassistance-usa.com](mailto:idtheft@europassistance-usa.com) or call **1-866-893-8508 (+1-202-659-7816)** outside the U.S. and Canada)

**Travel assistance services from RedpointWTP LLC** While traveling 100 or more miles from home, you have access to pre-trip planning and emergency services. These include medical relocation and medical or security evacuation, assistance replacing lost or stolen luggage or other critical items, repatriation of mortal remains and much more.

Visit [LifeBenefits.com/travel](http://LifeBenefits.com/travel) or call **1-855-516-5433** in the U.S. and Canada (outside of the US and Canada **+1-415-484-4677**

## 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 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; or
13. 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.

### Are there any additional limitations that apply?

Yes. Benefits are not payable for any care, treatment or diagnostic measures which 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.

Services provided by Generali Global Assistance and RedpointWTP LLC are their sole responsibility. The services are not affiliated with Securian Financial 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.

This brochure 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 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 17-32525

### Discrimination is Against the Law 45 C.F.R. § 92.8(b)(1) and (d)(1)

The Wisconsin Department of Employee Trust Funds complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. ETF does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

ETF provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats. ETF provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact ETF's Compliance Officer, who serves as ETF's Civil Rights Coordinator.

If you believe that ETF has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with: Compliance Officer, Department of Employee Trust Funds, P.O. Box 7931, Madison, WI 53707-7931; 1-877-533-5020; TTY: 711; Fax: 608-267-4549; Email: ETFSMBPrivacyOfficer@etf.wi.gov. If you need help filing a grievance, ETF's Compliance Officer is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, D.C. 20201; 1-800-368-1019; TDD: 1-800-537-7697. Complaint forms are available at [www.hhs.gov/ocr/office/file/index.html](http://www.hhs.gov/ocr/office/file/index.html).

Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-533-5020 (TTY: 711).

Hmong: LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-877-533-5020 (TTY: 711).

Chinese: 注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 1-877-533-5020 (TTY: 711)

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-877-533-5020 (TTY: 711).

مقر لابل لصتا: في راصم يانود كتغلب ةحاتم ةدعاسم ةمدخ كان هف، ةيبرعلا ةغلل ثدحتت تنك اذا: ةطحال م  
( 1-877-533-5020 (مكبل او مصل ةمدخ: 711

Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-877-533-5020 (телетайп: 711).

Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-877-533-5020 (TTY: 711)번으로 전화해 주십시오.

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-877-533-5020 (TTY: 711).

Pennsylvania Dutch: Wann du [Deitsch (Pennsylvania German / Dutch)] schwetzscht, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-877-533-5020 (TTY: 711).

Laotian/Lao: ໂປດຊາບ: ຖ້າວ່າທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອ ອດ ັນພາສາ, ໂດຍບໍ່ເສຍຄ່າ, ຄມ ນມ ພ ອມໃຫ້ ທ່ານ. ໂທ 1-877-533-5020 (TTY: 711).

French: ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-877-533-5020 (ATS : 711).

Polish: UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-877-533-5020 (TTY: 711).

Albanian: ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-877-533-5020 (TTY: 711) पर कॉल करें।

Albanian: KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, papagesë.

Telefononi në 1-877-533-5020 (TTY: 711).

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-877-533-5020 (TTY: 711).



Issued by Securian Life Insurance Company  
400 Robert Street North  
St. Paul, MN 55101-2098

## How do I learn more?

To learn more visit:

**[LifeBenefits.com/plandesign/WIETF](http://LifeBenefits.com/plandesign/WIETF)**

## Questions – contact your HR Payroll Specialist

### Why Securian Financial?

Your employer made a smart choice to offer group voluntary insurance from us.

At Securian Financial, we're here for family. And we're here because of it. Family doesn't have to branch from your tree, but it always shares your roots. Roots woven by common understanding, shared values and mutual respect. Those who believe a rewarding life is really about being present in the here and now, and that your financial picture should support the everyday moments as much as the major milestones. That's why our insurance, investment and retirement solutions give you the confidence to focus on what's truly valuable: banking memories with those who matter most.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its affiliates. Securian Life Insurance Company is an affiliate of Securian Financial Group, Inc.



[lifebenefits.com](http://lifebenefits.com)

400 Robert Street North, St. Paul, MN 55101-2098  
©2019 Securian Financial Group, Inc. All rights reserved.  
F69465-13 7-2019 DOFU 9-2019  
887602