

# 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        |
|------------------------------------|----------------|
| Broken lower leg                   | \$500          |
| Broken wrist                       | \$250          |
| Emergency room treatment           | \$100          |
| Ambulance                          | \$100          |
| Hospital stay (2 days)             | \$700          |
| <b>Securian Financial pays you</b> | <b>\$1,650</b> |

\*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

# Choose your accident insurance plan

 Cash payment in the event of a covered injury.

| <b>Injuries</b>                      |         |
|--------------------------------------|---------|
| <b>Benefit</b>                       |         |
| <b>Burns (2nd degree)</b>            |         |
| Less than 10% of body                | \$100   |
| Between 10 and 20% of body           | \$250   |
| 20% or more of body                  | \$500   |
| <b>Burns (3rd degree)</b>            |         |
| Less than 10% of body                | \$1,000 |
| Between 10 and 20% of body           | \$3,500 |
| 20% or more of body                  | \$7,500 |
| <b>Child organized sports injury</b> | \$50    |
| <b>Concussion</b>                    | \$100   |
| <b>Dislocation (surgical)</b>        |         |
| Hip/thigh                            | \$2,000 |
| Knee                                 | \$1,000 |
| Foot                                 | \$800   |
| Ankle                                | \$800   |
| Hand                                 | \$400   |
| Wrist                                | \$600   |
| Lower jaw                            | \$400   |
| Shoulder                             | \$400   |
| Collarbone                           | \$400   |
| Ribs                                 | \$400   |
| Elbow                                | \$400   |
| Finger                               | \$100   |
| Toe                                  | \$100   |
| Non-surgical (% of surgical benefit) | 50%     |
| Partial (% of non-surgical benefit)  | 25%     |
| <b>Eye injury</b>                    |         |
| With surgery                         | \$125   |
| 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 |

| <b>Injuries</b>                      |         |
|--------------------------------------|---------|
| <b>Benefit</b>                       |         |
| <b>Fracture (surgical)</b>           |         |
| Lower leg                            | \$1,000 |
| Shoulder blade                       | \$1,000 |
| Upper arm                            | \$700   |
| Facial excluding lower jaw           | \$700   |
| Foot                                 | \$500   |
| Ankle                                | \$500   |
| Kneecap                              | \$500   |
| Forearm                              | \$500   |
| Hand or wrist (except fingers)       | \$500   |
| Lower jaw                            | \$500   |
| Ribs                                 | \$500   |
| Vertebral processes                  | \$400   |
| Collarbone                           | \$300   |
| Coccyx                               | \$200   |
| Finger                               | \$100   |
| Toe                                  | \$100   |
| Nose                                 | \$100   |
| Non-Surgical (% of surgical benefit) | 50%     |
| Chip (% of non-surgical benefit)     | 25%     |
| <b>Lacerations</b>                   |         |
| With stitches or staples             | \$100   |
| Without stitches or staples          | \$25    |
| <b>Paralysis</b>                     |         |
| Quadriplegia                         | \$5,000 |
| Paraplegia                           | \$2,500 |
| Hemiplegia                           | \$2,500 |
| Uniplegia                            | \$1,250 |

### Emergency care

| Benefit                                       |       |
|---|-------|
| <b>Ambulance</b>                              |       |
| Ground or water                               | \$100 |
| Air   | \$500 |
| <b>Blood, plasma or platelets transfusion</b> | \$50  |
| <b>Emergency dental</b>                       |       |
| Crown   | \$75  |
| Extraction                                    | \$25  |
| <b>Emergency room treatment</b>               | \$100 |
| <b>Initial physician's office visit</b>       | \$50  |

### Hospital care

|                           |         |       |
|---------------------------|---------|-------|
| <b>Coma</b>               | \$5,000 |       |
| <b>Diagnostic testing</b> | \$50    |       |
| <b>X-ray</b>              | \$50    |       |
| <b>Hospital stay</b>      | Non-ICU | ICU   |
| Initial benefit           | \$500   | \$500 |
| Daily benefit             | \$100   | \$200 |

### Accidental death and dismemberment\*

|            |           |
|------------|-----------|
| Employee   | \$100,000 |
| Spouse     | \$50,000  |
| Child(ren) | \$25,000  |

### 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 monthly cost

### Low plan

|                            |         |
|----------------------------|---------|
| <b>Employee only</b>       | \$4.38  |
| <b>Employee and spouse</b> | \$6.26  |
| <b>Employee and child</b>  | \$8.44  |
| <b>Employee and family</b> | \$12.32 |

Rates are subject to change.

# We're here to help

## Accident insurance questions?

Visit [www.LifeBenefits.com/plandesign/WIETF](http://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](mailto:madisonbranch@securian.com)

## Learn more

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

Visit [Lifebenefits.com/videos/ai](http://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](http://www.us.generaliglobalassistance.com), email [idtheft@europassistance-usa.com](mailto: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  
you 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](https://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 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 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 affiliates. Securian Life Insurance Company is an affiliate of Securian Financial Group, Inc.



INSURANCE  
INVESTMENTS  
RETIREMENT

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

400 Robert Street North, St. Paul, MN 55101-2098  
©2020 Securian Financial Group, Inc. All rights reserved.

F69465-22 7-2020 DOFU 7-2020  
1220566