

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

Enroll for coverage. Guaranteed coverage opportunities available





Smart life planning with
group voluntary insurance
Accident insurance

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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**

Accident insurance

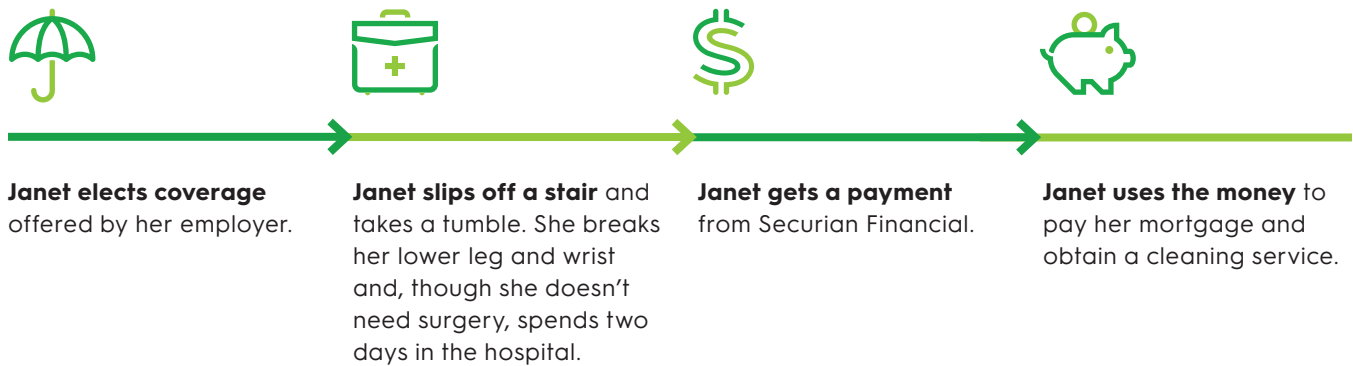
Don't let an accident hurt more than it should

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
Total	\$1,650

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



**Accidents are
the 3rd leading
cause of death
in the U.S.¹**

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	
Benefit	
Burns (2nd degree)	
Less than 10% of body	\$100
Between 10 and 20% of body	\$250
20% or more of body	\$500
Burns (3rd degree)	
Less than 10% of body	\$1,000
Between 10 and 20% of body	\$3,500
20% or more of body	\$7,500
Child organized sports injury	\$50
Concussion	\$100
Dislocation (surgical)	
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%
Eye injury	
with surgery	\$125
Removal of foreign object	\$25
Fracture (surgical)	
Skull – depressed	\$3,000
Hip/thigh	\$2,000
Skull – non-depressed	\$2,000
Pelvis	\$1,500
Sternum	\$1,500
Vertebral body	\$1,000

Injuries	
Benefit	
Fracture (surgical)	
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%
Lacerations	
With stitches or staples	\$100
Without stitches or staples	\$25
Paralysis	
Quadriplegia	\$5,000
Paraplegia	\$2,500
Hemiplegia	\$2,500
Uniplegia	\$1,250

Accident insurance

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

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 لراب لصتا: في راصم ي نود كتغلب عحاتم دعاسم دمخ كانهف. ةبعر لة لال ثحتت تنك اذا: ةطجالم
(1-877-533-5020 م: كبل او مصل لة دمخ) 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 [Deutsch (Pennsylvania German / Dutch)] schwetzsch, kansch 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 ອັດຕະໂນມາສາ, ໂດຍບໍ່ເສຍຄ່າ, ຄວນມີພ້ອມໃຫ້ທ່ານ. 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

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.



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