

Accident insurance

**[Stuff happens.
Stress is optional.]**

[abc SAMPLE]

[Worry less with supplemental health insurance]

If you're injured in a covered accident — like a fall that results in a broken bone — accident insurance offers protection that goes beyond what medical insurance covers, paying you a cash benefit to help cover bills, recovery costs or everyday expenses.

Key benefits

- **[Get paid [\$50] for annual [health and wellness] screenings, including an annual exam.]**
- Many accidents are covered, including injury and hospital care benefits, [[child] [and] [adult] organized sports,] [emergency care] [and] [follow-up care.]
- [You may receive multiple cash payments throughout the year for accidents, paid directly to you to use for medical or non-medical expenses.]
- [Out-of-pocket emergency transportation costs may be protected by MASA.]
- [Proactive personal safety benefit is available where you receive payment for completing safety courses such as CPR and self-defense.]
- Helps cover out-of-pocket expenses that your health insurance may not.
- [Provides cash payment for loss of limb, sight or hearing resulting from a covered dismemberment]
- [Additional payments may be available if also enrolled in [critical illness] [and] [hospital indemnity] insurance.]

Here's an example of how it works*

1

Start with a plan

You elect [high/low] coverage.

2

An unexpected injury

You slip and break your leg (requiring surgery), get a concussion and spend two days in the hospital.

3

Protection that pays

You submit a claim, get [x,xxx] and use it for whatever you need. [[\$x,xxx] if seen at a designated facility.]

*This hypothetical example is for illustrative purposes only. Actual experience and benefit payouts may vary from this example.

Accident insurance plan coverage and benefit payments

It provides a cash payment to help you offset expenses incurred due to an accident.

Injury benefits	[Low plan]	[High plan]	Injury benefits	[Low plan]	[High plan]
[Burns (2nd degree)]			Ankle	\$	\$
Less than 10% of body	\$	\$	Kneecap	\$	\$
Between 10 and 20% of body	\$	\$	Upper arm	\$	\$
20% or more of body	\$	\$]	Facial (not lower jaw)	\$	\$
[Burns (3rd degree)]			Forearm	\$	\$
Less than 10% of body	\$	\$	Hand (not fingers) or wrist	\$	\$
Between 10 and 20% of body	\$	\$	Lower jaw	\$	\$
20% or more of body	\$	\$]	Shoulder blade	\$	\$
[Concussion]	\$	\$]	Collarbone	\$	\$
Dislocation (surgical)			Ribs	\$	\$
Hip/thigh	\$	\$	Finger	\$	\$
Foot	\$	\$	Toe	\$	\$
Ankle	\$	\$	Nose	\$	\$
Knee	\$	\$	Non-surgical	% of surgical benefit	% of surgical benefit
Hand (not fingers)	\$	\$	Chip fracture	% of non-surgical benefit	% of non-surgical benefit
Wrist	\$	\$			
Lower jaw	\$	\$	[Gunshot wound]	\$	\$]
Shoulder	\$	\$	[Lacerations]		
Collarbone	\$	\$	No repair	\$	\$
Ribs	\$	\$	With repair	[\$	\$]
Finger	\$	\$	[Less than 2 inches	\$	\$
Toe	\$	\$	At least 2 inches but less than 6 inches	\$	\$
Elbow	\$	\$	6 inches or greater	\$	\$]]
Non-surgical	% of surgical benefit	% of surgical benefit	[Child] [and] [adult] organized sports injury	\$	\$]
Partial dislocation	% of non-surgical benefit	% of non-surgical benefit	[Paralysis]		
[Eye injury]			[Quadriplegia	\$	\$]
[With surgery	\$	\$]	[Paraplegia	\$	\$]
[Removal of foreign object	\$	\$]]	[Hemiplegia	\$	\$]
Fracture (surgical)			[Uniplegia	\$	\$]
Hip/thigh	\$	\$	[Triplegia	\$	\$]
Vertebral body	\$	\$	[Diplegia	\$	\$]
Vertebral processes	\$	\$	[Monoplegia	\$	\$]]
Pelvis	\$	\$	[Personal safety]	\$	\$]
Sternum	\$	\$	[Traumatic brain injury]	\$	\$]
Coccyx	\$	\$			
Skull - non-depressed	\$	\$			
Skull - depressed	\$	\$			
Sacrum	\$	\$			
Lower leg	\$	\$			
Foot	\$	\$			

Accident insurance continued

[Emergency care	[Low plan]	[High plan]
[Ambulance		
Ground or water	\$	\$
Air	\$	\$]
[Blood, plasma or platelets transfusion	\$	\$]
[Emergency dental		
Crown	\$	\$
Extraction	\$	\$
Filling	\$	\$]
[Emergency room visit	\$	\$]
[Initial physician's office visit	\$	\$]
[Urgent care facility visit	\$	\$]]
Hospital care	[Low plan]	[High plan]
[Coma	\$	\$]
[Diagnostic testing	\$	\$]
Hospital stay		
[Initial benefit, non-ICU	\$	\$]
[Initial benefit, ICU	\$	\$]
[Daily benefit, non-ICU	\$	\$]
[Daily benefit, ICU	\$	\$]
[Medical observation unit	\$	\$]
[Spinal injection for pain management	\$	\$]
[Surgical anesthesia		
General	\$	\$
Regional	\$	\$]
[X-ray	\$	\$]
[Surgery	[Low plan]	[High plan]
[Abdominal or pelvic, cranial or thoracic surgery	\$	\$]
[Inpatient surgery	\$	\$]
[Joint replacement surgery of elbow, hip, knee or shoulder	\$	\$]
[Knee cartilage surgery		
Open	\$	\$
Arthroscopic	\$	\$]
[Outpatient surgery	[\$	\$]
[Tier 1: Refer to your certificate for details	\$	\$
Tier 2: Refer to your certificate for details	\$	\$]]
[Ruptured disc surgery	\$	\$]
[Skin graft	\$	\$]
[Tendon, ligament or rotator cuff surgery		
Open	\$	\$
Arthroscopic	\$	\$]]

[Follow-up care	[Low plan]	[High plan]
[Adaptive home and vehicle	\$	\$]
[Appliances	[\$	\$]
[Tier 1: Refer to your certificate for details	\$	\$
Tier 2: Refer to your certificate for details	\$	\$]]
[Follow-up physician's office visit	\$	\$]
[Post-traumatic stress disorder	\$	\$]
[Prescription drugs	\$	\$]
[Prosthetics		
One prosthetic	\$	\$
Two or more prosthetics	\$	\$]
[Rehabilitative therapy (inpatient)	\$	\$]
[Rehabilitative therapy (outpatient)	[\$[X] per visit] [% of rehab therapy (inpatient) benefit]	[\$[X] per visit] [% of rehab therapy (inpatient) benefit]
[Transportation	\$	\$]]
[Support care	[Low plan]	[High plan]
[Adult companion lodging	\$	\$]
[Family care	\$	\$]
[Pet boarding	\$	\$]]
[Accidental death [and dismemberment]	[Low plan]	[High plan]
[Death benefit	\$	\$]
[Dismemberment	\$	\$]
[Public transportation	\$	\$]]

[Monthly] cost of coverage

Coverage type	[Low plan]	[High plan]
Employee only	[\$0.00]	\$0.00]
[Employee and spouse[/domestic partner]	[\$0.00]	\$0.00]]
[Employee and child(ren)	[\$0.00]	\$0.00]]
[Employee and family	[\$0.00]	\$0.00]]

Rates are subject to change. [The total cost of coverage includes the combined cost of accident insurance and MASA.]

[Are dependent parents eligible?

Yes, when you enroll in employee coverage, dependent parent coverage is included. Your parents [and those of your spouse[/domestic partner]] are eligible at [x%] of the benefit amount provided you cover more than half of their out-of-pocket costs, including housing, food, clothing and medical services, or a dependent parent is claimed as a dependent on IRS income tax forms. The dependent parent only needs to meet one of these two requirements. The benefit is payable to the covered employee.]



[Emergency Transport Protection powered by MASA®

If you[, your spouse[/domestic partner]] [and/or] [children] are enrolled in accident insurance and experience a covered medical emergency requiring an emergency transport, you may be eligible to have your out-of-pocket transport costs protected by MASA. To learn more, view this [flyer](#).]



Get paid [\$50] for annual [health and wellness] screenings including an annual exam

It pays to visit the doctor. You[, your spouse[/domestic partner]] [and/or] [children] are eligible for a [\$50] [health and wellness] payment each year when you are enrolled in accident insurance. There is a maximum of one [health and wellness] benefit payment per insured, per year.

To file a [health and wellness] claim, go to [\[LifeBenefits.com\]](#)[\[securian.com/benefits\]](#)
[\[One.Securian.com/client name\]](#).

When to enroll and how to file a claim

When can you enroll?

You can enroll:

- [Within [X] days of initial eligibility period]
- [During your annual enrollment window]
- [Within [X] days of a qualified family status change]
 - [[X] for newly eligible child]

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

How to enroll

[Enroll online via the website.

Log in at [client name]: [website](#)

Log in at home: [website](#)]

How to file an accident insurance benefit claim

It's easy to file an accident insurance claim and receive the benefits you're entitled to. You can use payments any way you choose to cover costs such as copays, deductibles, child care and more.

Information needed to initiate the claim

- | | |
|-----------------------|-------------------------------------|
| • Insured's full name | • Employer name |
| • Date of birth | • [Employee] Social Security number |
| • Address | • Date of event |

How to submit the claim

Go to [securian.com/benefits](#).

- Select "Employer" under report a new claim.
- Select "Start a new claim."
- Answer all questions to the best of your ability.

If documentation is required, you may securely upload the information with your claim. If you do not have the necessary documents available at the time of submission, the claims examiner will request them from you.

If you have questions, need assistance or want to file your claim over the phone, call Securian Financial at **1-888-658-0193**.

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Information needed to initiate the claim

[Employee]

- Personal information will be pre-filled in the submission
- Date of event

Spouse[/domestic partner] and/or child

- Insured's full name
- Address
- Date of birth
- Date of event

How to submit the claim

Go to the Securian Financial website [LifeBenefits.com](#) and log in.

- **User ID:** [XXX] followed by your employee ID number
- **Initial password:** Your eight-digit date of birth (MMDDYYYY) followed by the last four digits of your Social Security number
- If you've previously logged in to LifeBenefits™, use the password you created.
- Select "Start a new claim."
- Answer all questions to the best of your ability with your claim.

If you do not have the necessary documents available at the time of submission, you can upload them and any additional information by returning to [LifeBenefits.com](#) and clicking on "My claims."

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Log in at [client name]: [website](#)

Log in at home: [website](#)

Go to [[One.Securian.com/client name](#)] and click "Log in."]]

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It's easy to file an accident insurance claim and receive the benefits you're entitled to. You can use payments any way you choose to cover costs such as copays, deductibles, child care and more.

Information needed to initiate the claim

[Employee]

- Personal information will be pre-filled in the submission
- Date of event

Spouse[/domestic partner] and/or child

- Insured's full name
- Address
- Date of birth
- Date of event

How to submit the claim

File a claim on [[One.Securian.com/client name](#)].

- Select "Claims Center."
- Click on "Log in for claims" and log in.
 - **User ID:** [XXX] followed by your employee ID number
 - **Initial password:** Your eight-digit date of birth (MMDDYYYY) followed by the last four digits of your Social Security number.
 - If you've previously logged in to SecurianOne, use the password you created.
- Select "Start a new claim."
- Answer all questions to the best of your ability with your claim.

If you do not have the necessary documents available at the time of submission, you can upload them and any additional information by returning to SecurianOne and clicking on "My claims."

If you have questions, need assistance or want to file your claim over the phone, call Securian Financial at **1-888-658-0193**.

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Log in at [client name]: [website](#)

Log in at home: [website](#)]

How to file an accident insurance benefit claim

It's easy to file an accident insurance claim and receive the benefits you're entitled to. You can use payments any way you choose to cover costs such as copays, deductibles, child care and more. Go to the Securian Financial website [LifeBenefits.com](#) and log in with these credentials:

- **User ID:** [XXX] followed by your employee ID number
- **Initial password:** [Your eight-digit date of birth (MMDDYYYY) followed by the last four digits of your Social Security number]
- If you've previously logged in to LifeBenefits™, use the password you created.

Once you log in, you'll be sent to Reclaim, Securian Financial's HIPAA-compliant partner that streamlines the claims process. Plus, receive proactive claims notifications, taking the guesswork out of knowing when and how to file a claim.

If you have questions, need assistance or want to file your claim over the phone, call Securian Financial at **1-888-658-0193**.

Additional information

[Can I take my coverage with me if I leave [client name]?

If you leave [client name], including for retirement, you can elect to port your coverage and pay premiums directly to Securian Financial. Initially, rates are the same as what you pay as an active employee, but rates are subject to change.]

[Who is eligible for coverage?

- You – all active [full-time], [part-time], [contract] employees
- [Spouse[/domestic partner] if employee coverage is elected]
- [Your child(ren) from live birth to age [26] [if employee coverage is elected]]
- [Dependent parents – your parents [and those of your spouse[/domestic partner]] if employee coverage is elected]

[Please note that your spouse[/domestic partner] 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 of [client name].]]

We're here to help

Accident insurance questions?

Call **1-855-750-1906** to chat with a Securian Financial customer service representative.

[Learn more

[Visit [\[securian.com/\[client\]\]](#)][[One.Securian.com/client name](#)] for more information about your coverage options and costs.]

[From the site, you can also access our Benefit Scout® tool, to help you evaluate how much life insurance you need.]]

[Accident insurance exclusions]

Are there any other exclusions that apply?

[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. intentionally self-inflicted injury or self-destruction[, whether sane or insane];

2. suicide or attempted suicide[, whether sane or insane];

3 the insured's commission of a felony;

4. the insured's voluntary use of prescription drugs, non-prescription drugs, illegal drugs, medications, poisons, gases, fumes, or other substances taken, absorbed, inhaled, ingested, or injected, unless taken or used as prescribed by a physician, or an over-the-counter drug as directed by the manufacturer;

5. 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;

6. 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;

7. travel in or descent from any aircraft, except as a fare-paying passenger on a regularly scheduled commercial flight on a licensed passenger aircraft;

8. war or any act of war (not including an act of terrorism), whether declared or undeclared;

9. the insured's participation in the following activities: scuba diving, bungee jumping, base jumping, hang gliding, sail gliding, parasailing, parakiting, or mountain climbing;

10. the insured riding or driving in any motor-driven vehicle in an organized race, stunt show or speed test; or

11. the insured practicing for or participating in any professional competitive athletics.

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

[The English language version of the insurance contract is the official version for purposes of application and interpretation. Materials in languages other than English are for informational purposes only, and may not be construed to modify the insurance contract in the event of a dispute over its provisions.]

Group accident insurance

Limitations and exclusions apply. This policy has exclusions, limitations, [reduction of benefits,] 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 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. Products are offered under policy form series [XX-XXXXX] or a state variation thereof. Product availability, features and exclusions may vary by state.

[Benefit Scout is an educational tool designed to help you understand and make decisions about your employee benefits.]

Other benefit limitations may exist and vary by covered benefit. Please refer to your plan documents for more information.

This material presentation provides general information to the recipient. Securian Financial cannot provide legal or tax advice, including but not limited to questions regarding [ERISA and] Health Savings Accounts. Any questions regarding these topics should be directed to your legal and tax advisors.

[Emergency Transport Protection powered by MASA is offered through Obsidian Insurance Company with its principal place of business at 1330 Avenue of the Americas, Suite 23A, New York, NY 10019. Coverage is not available in all states and is subject to the company underwriting guidelines and the issued policy. Policy forms and policy terms may vary by state and territory.

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The benefits listed, and the descriptions thereof, do not represent the full terms and conditions applicable for usage and may only be offered in some memberships or policies. Premiums and benefits vary depending on the plan selected.

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Insurance products are issued by Securian Life Insurance Company, a New York authorized insurer. The company is headquartered in St. Paul, MN. Securian Life is solely responsible for the financial obligations under the policies or contracts it issues.

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