

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	\$1,000
Broken wrist	\$500
Emergency room treatment	\$150
Ambulance	\$250
Hospital stay (2 days)	\$1,400
Securian Financial pays you	\$3,300

*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.

Injuries

Benefit	
Burns (2nd degree)	
Less than 10% of body	\$200
Between 10 and 20% of body	\$500
20% or more of body	\$1,000
Burns (3rd degree)	
Less than 10% of body	\$2,000
Between 10 and 20% of body	\$5,000
20% or more of body	\$10,000
Child organized sports injury	\$200
Concussion	\$300
Dislocation (surgical)	
Hip/thigh	\$4,000
Knee	\$2,000
Foot	\$1,600
Ankle	\$1,600
Hand	\$800
Wrist	\$1,200
Lower jaw	\$800
Shoulder	\$800
Collarbone	\$800
Ribs	\$800
Elbow	\$800
Finger	\$200
Toe	\$200
Non-surgical (% of surgical benefit)	50%
Partial (% of non-surgical benefit)	25%
Eye injury	
With surgery	\$300
Removal of foreign object	\$75
Fracture (surgical)	
Skull – depressed	\$6,000
Hip/thigh	\$4,000
Skull – non-depressed	\$4,000
Pelvis	\$3,000
Sternum	\$3,000
Vertebral body	\$2,000

Injuries

Benefit	
Fracture (surgical)	
Lower leg	\$2,000
Shoulder blade	\$2,000
Upper arm	\$1,400
Facial excluding lower jaw	\$1,400
Foot	\$1,000
Ankle	\$1,000
Kneecap	\$1,000
Forearm	\$1,000
Hand or wrist (except fingers)	\$1,000
Lower jaw	\$1,000
Ribs	\$1,000
Vertebral processes	\$800
Collarbone	\$600
Coccyx	\$400
Finger	\$200
Toe	\$200
Nose	\$200
Non-Surgical (% of surgical benefit)	50%
Chip (% of non-surgical benefit)	25%
Lacerations	
With stitches or staples	\$200
Without stitches or staples	\$50
Paralysis	
Quadriplegia	\$10,000
Paraplegia	\$5,000
Hemiplegia	\$5,000
Uniplegia	\$2,500

Emergency care

Benefit	
Ambulance	
Ground or water	\$250
Air	\$750
Blood, plasma or platelets transfusion	\$300
Emergency dental	
Crown	\$200
Extraction	\$100
Emergency room treatment	\$150
Initial physician's office visit	\$75

Hospital care

Coma	\$10,000	
Diagnostic testing	\$100	
X-ray	\$100	
Hospital stay	Non-ICU	ICU
Initial benefit	\$1,000	\$1,000
Daily benefit	\$200	\$400

Accidental death and dismemberment*

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

Surgery

Benefit	
Abdominal, pelvic	\$750
Cranial	\$750
Knee cartilage	
Open	\$500
Arthroscopic	\$250
Ruptured disc	\$500
Tendon, ligament or rotator cuff	
Open	\$500
Arthroscopic	\$250
Thoracic	\$750

Follow-up care

Appliances	\$100
Follow-up physician's office visit	\$75
Prosthetics	
One	\$500
Two or more	\$500
Transportation	\$300 per visit
Rehabilitative therapy	\$300 lump sum

Support care

Adult companion lodging	\$100 per day
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*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

Employee only	\$4.38
Employee and spouse	\$6.26
Employee and child	\$8.44
Employee and family	\$12.32

Rates are subject to change.

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. Employee must elect coverage in order to elect spouse coverage.
 - Your child(ren) from live birth to age 26. Employee must elect coverage in order to elect child coverage.

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 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 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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