

Accident insurance

Don't let an accident hurt more than it should

Accident insurance offers additional financial protection by providing a cash payment directly to you if an accident occurs.



Why would you need accident insurance?

Accident insurance is a cost-effective way to help with the expenses above and beyond what your health insurance plan covers. These expenses can include health care deductibles, groceries, child care, dog sitter, travel expenses and more.

Key benefits

- \$50 health and wellness benefit available to everyone insured for completing an eligible health screening, including an annual exam
- Multiple cash payments may be received for accidents throughout the year
- Additional payments may be available if also enrolled in critical illness and hospital indemnity insurance
- Many accidents are covered, including injury and hospital care benefits, child and adult organized sports, emergency care and follow-up care
- Cash payments paid directly to you to use for medical and non-medical expenses

Here's an example of how it works*



Janet elects the high plan for herself offered by her employer.



Janet slips off a stair and takes a tumble. She breaks her lower leg (requiring surgery). She also has a concussion and spends two days in the hospital (non-ICU).



Janet submits a claim and gets a \$7,000 payment from Securian Financial.



Janet uses the money to pay her mortgage and hire a cleaning service.



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

What does your accident insurance plan cover and how much will you receive?

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

Injury benefits	Low plan	High plan	Injury benefits	Low plan	High plan
Burns (2nd degree)			Fracture (surgical)		
Less than 10% of body	\$150	\$300	Ankle	\$1,000	\$2,000
Between 10 and 20% of body	\$375	\$750	Collarbone	\$600	\$1,200
20% or more of body	\$750	\$1,500	Coccyx	\$600	\$1,200
Burns (3rd degree)			Facial (excluding lower jaw)	\$1,400	\$2,800
Less than 10% of body	\$1,500	\$3,000	Finger	\$600	\$1,200
Between 10 and 20% of body	\$3,750	\$7,500	Foot	\$1,000	\$2,000
20% or more of body	\$7,500	\$15,000	Hand (excluding fingers)	\$1,200	\$2,400
Concussion	\$200	\$400	Hip/thigh	\$4,000	\$8,000
Dislocation (surgical)			Kneecap	\$1,000	\$2,000
Ankle	\$1,600	\$3,200	Lower jaw	\$1,000	\$2,000
Collarbone	\$800	\$1,600	Lower leg	\$2,000	\$4,000
Elbow	\$800	\$1,600	Nose	\$400	\$800
Finger	\$400	\$800	Pelvis	\$3,000	\$6,000
Foot	\$1,600	\$3,200	Ribs	\$1,000	\$2,000
Hand (excluding fingers)	\$800	\$1,600	Sacrum	\$2,000	\$4,000
Hip/thigh	\$4,000	\$8,000	Shoulder blade	\$2,000	\$4,000
Knee	\$3,000	\$6,000	Skull - depressed	\$6,000	\$12,000
Lower jaw	\$800	\$1,600	Skull - non-depressed	\$4,000	\$8,000
Ribs	\$800	\$1,600	Sternum	\$3,000	\$6,000
Shoulder	\$1,200	\$2,400	Toe	\$400	\$800
Toe	\$400	\$800	Upper arm	\$1,400	\$2,800
Wrist	\$1,200	\$2,400	Vertebral body	\$2,000	\$4,000
Non-surgical	50% of surgical benefit	50% of surgical benefit	Vertebral processes	\$800	\$1,600
Partial dislocation	25% of non-surgical benefit	25% of non-surgical benefit	Wrist or forearm	\$1,000	\$2,000
Eye injury			Non-surgical	50% of surgical benefit	50% of surgical benefit
With surgery	\$200	\$400	Chip fracture	25% of non-surgical benefit	25% of non-surgical benefit
Removal of foreign object	\$50	\$100			
			Lacerations		
			No repair	\$250	\$500
			With repair	\$50	\$100
			Organized sports injury	25% increase in claim	25% increase in claim
			Paralysis		
			Quadriplegia	\$15,000	\$30,000
			Paraplegia	\$7,500	\$15,000
			Hemiplegia	\$7,500	\$15,000
			Uniplegia	\$3,750	\$7,500
			Traumatic brain injury	\$400	\$800

Covered benefits may vary by state; check your state's certificate of insurance for available coverage.

Accident insurance continued

Emergency care	Low plan	High plan
Ambulance		
Ground or water	\$250	\$500
Air	\$1,000	\$2,000
Blood, plasma or platelets transfusion	\$300	\$600
Emergency dental		
Crown	\$150	\$300
Extraction	\$50	\$100
Filling	\$25	\$50
Emergency room treatment	\$150	\$300
Initial physician's office visit	\$100	\$200
Urgent care facility visit	125	\$250

Hospital care	Low plan	High plan
Coma	\$10,000	\$20,000
Diagnostic testing	\$150	\$300
Hospital stay		
Initial benefit, non-ICU	\$1,000	\$2,000
Initial benefit, ICU	\$2,000	\$4,000
Daily benefit, non-ICU	\$150	\$300
Daily benefit, ICU	\$300	\$600
Spinal injection for pain management	\$75	\$150
Surgical anesthesia		
General	\$100	\$200
Regional	\$50	\$100
X-ray	\$75	\$150

Surgery	Low plan	High plan
Abdominal or pelvic, cranial or thoracic surgery	\$1,000	\$2,000
Inpatient surgery	\$750	\$1,500
Joint replacement surgery of elbow, hip, knee or shoulder	\$750	\$1,500
Knee cartilage		
Open	\$750	\$1,500
Arthroscopic	\$375	\$750
Outpatient surgery		
Tier 1	\$250	\$500
Tier 2	\$500	\$1,000
Ruptured disc surgery	\$750	\$1,500
Skin graft	50% of applicable burn benefit	50% of applicable burn benefit
Tendon, ligament or rotator cuff surgery		
Open	\$750	\$1,500
Arthroscopic	\$375	\$750

Follow-up care	Low plan	High plan
Adaptive home and vehicle	\$1,500	\$3,000
Appliances		
Tier 1	\$100	\$200
Tier 2	\$500	\$1,000
Follow-up physician's office visit	\$75	\$150
Post-traumatic stress disorder	\$350	\$700
Prosthetics		
One prosthetic	\$1,000	\$2,000
Two or more prosthetics	\$2,000	\$4,000
Rehabilitative therapy (inpatient)	\$100	\$200
Rehabilitative therapy (outpatient)	\$300	\$600
Transportation	\$250	\$500

Support care	Low plan	High plan
Adult companion lodging	\$100	\$200
Family care	\$50	\$100
Pet boarding	\$25	\$50

Accidental death and dismemberment	Low plan	High plan
Life	\$25,000	\$50,000
Both hands or both feet	\$25,000	\$50,000
Sight of both eyes	\$25,000	\$50,000
Speech and hearing in both ears	\$25,000	\$50,000
One hand and one foot	\$25,000	\$50,000
One foot and sight of one eye	\$25,000	\$50,000
One hand and sight of one eye	\$25,000	\$50,000
Sight of one eye	\$12,500	\$25,000
Speech or hearing in both ears	\$12,500	\$25,000
One hand or one foot	\$12,500	\$25,000
Thumb and index finger of one hand	\$6,250	\$12,500

Monthly cost of coverage

Coverage type	Low plan	High plan
Employee only	\$3.06	\$5.59
Employee and spouse	\$4.96	\$8.87
Employee and child(ren)	\$6.75	\$12.31
Employee and family	\$9.68	\$17.49

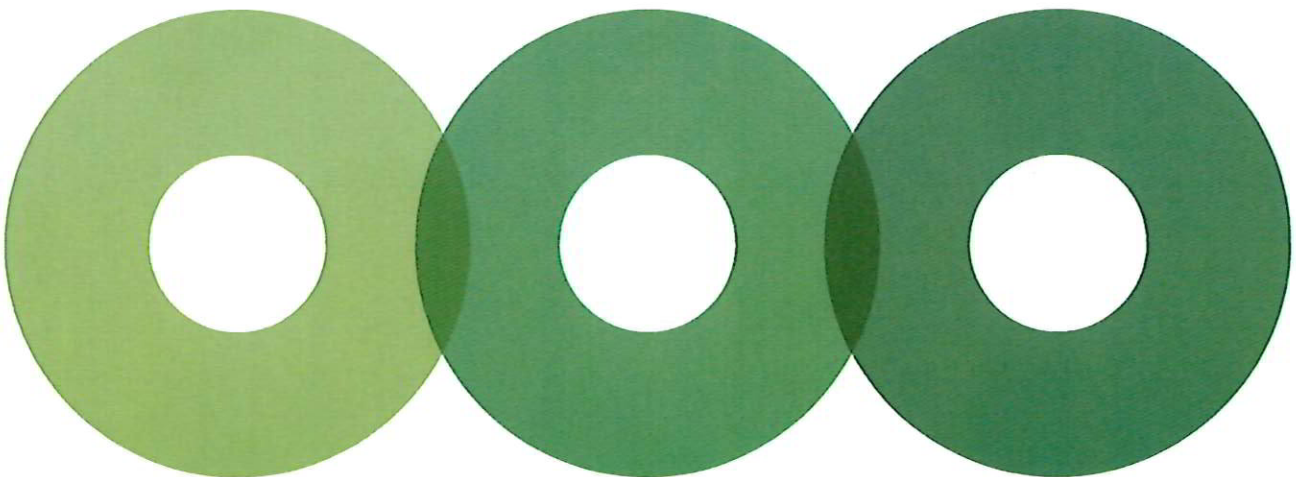
Rates are subject to change.



Get paid \$50 for annual wellness screenings including an annual exam

It pays to visit the doctor. You, your spouse and 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.



When to enroll and how to file a claim

When can you enroll?

You can enroll:

- Within 31 days of initial eligibility period
- During your annual enrollment window
- Within 31 days of a qualified family status change

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

How to enroll

Contact your human resource representative.

How to file an accident benefit claim

It's easy to file an accident 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**.

Additional information

Can I take my coverage with me if I leave my employer?

If you leave your employer for any reason, including 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 employees
- 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 of the same company.

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 our educational microsite for more information about your coverage options and costs. Visit securian.com/ipbc-insurance.

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. the 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 insured's use of alcohol;
6. the insured's 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;
7. motor vehicle collision or accident where the insured is the operator of the motor vehicle and 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 or a licensed passenger aircraft;
10. war or any act of war, whether declared or undeclared;
11. the insured's participation in the following activities: scuba diving, bungee jumping, base jumping, hang gliding, sail gliding, parasailing, parakiting or mountain climbing;
12. the insured's riding or driving in any motor-driven vehicle in a race, stunt show or speed test;
13. the insured 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. (This exclusion does not apply to an accidental death benefit).

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

Are there any additional limitations that apply?

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

Group accident insurance

Limitations and exclusions apply. This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to Intergovernmental Personnel Benefits Cooperative. This policy has exclusions, limitations, reduction of benefits, terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact Securian Financial Group. 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 23-32590.12 or a state variation thereof. Product availability and features may vary by state.

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; Health Savings Account (HSA) laws, rules or regulations, any applicable tax laws, rules or regulations; or any other applicable federal or state laws, rules or regulations. Any questions regarding these topics should be directed to your legal and tax advisors.

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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