

## Hospital indemnity insurance

### REQUIRED LEGAL NOTICE FOR HOSPITAL INDEMNITY INSURANCE ONLY

**IMPORTANT: This is a fixed indemnity policy, NOT health insurance**

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care. The payment you get isn't based on the size of your medical bill. There might be a limit on how much this policy will pay each year. This policy isn't a substitute for comprehensive health insurance. Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

**Looking for comprehensive health insurance?**

Visit [HealthCare.gov](http://HealthCare.gov) or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options. To find out if you can get health insurance through your job, or a family member's job, contact the employer.

**Questions about this policy?**

For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](http://naic.org)) under "Insurance Departments." If you have this policy through your job, or a family member's job, contact the employer.

## Don't let a hospital stay throw you off course



Securian Financial offers you hospital indemnity insurance. Learn how hospital indemnity can help you on page 2.

# Hospital indemnity insurance

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

Hospital indemnity insurance provides a cash payment after each day spent in a hospital to help supplement your health insurance.



### Why hospital indemnity insurance makes sense

Hospital indemnity insurance is a cost-effective way to help with the expenses above and beyond what your health insurance plan already covers, giving you the flexibility to spend the money on anything you wish, such as medical bills, health care deductibles, groceries, loss of income, travel expenses or a dog sitter.

### Key benefits

- No health exam or questions required to purchase hospital indemnity insurance
- Ability to submit labor and delivery claim ahead of hospital stay at 36 weeks pregnant and be paid
- Payments available for outpatient mental health and substance abuse screenings
- Can be used for planned and unplanned hospitalizations
- Cash payments paid directly to you to use for medical and non-medical expenses

### Here's an example of how it works\*



John elects the high plan for himself offered by his employer.



John is painting and falls off his ladder. He breaks his arm and though he doesn't need surgery, spends two days in the hospital (non-ICU).



John submits a claim and gets a \$1,900 payment from Securian Financial.



John uses the money to pay for groceries and a lawn service.



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

## What does your hospital indemnity plan cover?

It provides a cash payment to help you offset hospitalization expenses.

<b>Covered hospital benefits</b>	<b>Low plan</b>	<b>High plan</b>
<b>Hospital stay or admission – initial benefit</b>		
Non-ICU	\$1,000	\$1,500
ICU	\$2,000	\$3,000
<b>Hospital stay – daily benefit</b>		
Non-ICU: 30 days maximum per admission	\$100 per day	\$200 per day
ICU: 10 days maximum per admission	\$200 per day	\$400 per day
<b>Newborn routine: 3 days maximum</b>	<b>\$100 per day</b>	<b>\$200 per day</b>
<b>Outpatient mental health and substance use disorder diagnostic screening</b>	<b>\$100</b>	<b>\$200</b>

The hospital stay daily benefit and the initial hospital stay benefit are both paid out on the first day. For example, if you go into the hospital on June 1, you will be paid for the initial stay benefit as well as the corresponding daily benefits for June 1.

## Monthly cost of coverage

	<b>Low plan</b>	<b>High plan</b>
<b>Employee only</b>	\$7.25	\$12.22
<b>Employee and spouse</b>	\$17.98	\$30.02
<b>Employee and child(ren)</b>	\$10.60	\$17.85
<b>Employee and family</b>	\$22.11	\$36.97

Rates are subject to change.

# 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 resources representative.

## How to file a hospital indemnity benefit claim

It's easy to file a hospital indemnity 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](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.

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 this 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

### Hospital indemnity 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](https://securian.com/ipbc-insurance).



## Prepare for parenthood with BenefitBump

Adding to your family is joyful and exciting. It can also be hard to navigate. Your employer offers BenefitBump to support you along your parenthood journey at no cost to you. Register for BenefitBump and learn how to navigate your time off, return to work and so much more.

Visit [mybenefitbump.com](https://mybenefitbump.com) to get started.

### Hospital indemnity exclusions and limitations

**In no event will we pay benefits where the insured's injury or illness 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. the insured's use of alcohol;
5. 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;
6. war or any act of war, whether declared or undeclared;
7. dental or plastic surgery for cosmetic purposes except when due to: a) reconstructive surgery, when the service is related to or follows surgery resulting from an injury or illness; or b) a congenital disease or anomaly of a covered dependent child; or c) congenital defects in newborns; or
8. a newborn child's routine nursing or routine well baby care during the initial confinement in a hospital (this exclusion does not apply to the newborn routine stay benefit).

**In no event will we pay benefits where the insured's accident or injury 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. 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;
2. bodily or mental infirmity, illness;
3. infection, other than infection occurring simultaneously with, and as a direct and independent result of, the injury;
4. the insured traveling in or descending from any aircraft, except as a fare-paying passenger on a regularly scheduled commercial flight on a licensed passenger aircraft;
5. the insured participating in the following activities: scuba diving, bungee jumping, base jumping, hang gliding, sail gliding, parasailing, parakiting, or mountain climbing;
6. the insured riding or driving in any motor-driven vehicle in a race, stunt show or speed test;
7. resulting complications from medical or surgical treatment or diagnostic procedures when the outcome is not as planned or expected, including claims of medical malpractice; or
8. the insured practicing for or participating in any semi-professional or professional competitive athletics.

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 hospital indemnity 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 23-32598.12 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.

Value-added services availability and features may vary by state. Access to BenefitBump is not contingent upon participation in the group hospital indemnity insurance product, nor any other product offered by Securian Financial Group, Inc. and its insurance company subsidiaries.

The relationship between BenefitBump, LLC and Securian Financial Group, Inc., is that of independent contractor. BenefitBump, LLC is responsible for the services it provides and does not have the power or authority to obligate or bind Securian Financial Group, Inc., in any manner beyond that which is contractually agreed to by the parties.

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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