

Group Accident Insurance

Provides a lump sum payment for any covered accident.

Benefit Amounts

- Off the job coverage
- Employees may elect either the High Plan or the Low Plan
- Spouse and child benefit amounts equal the amounts available to the Employee

Guaranteed Issue and EOI

- All coverage is guaranteed issue

Age Reductions

- Accident coverage amounts do not reduce or terminate due to age.

The ability to cover lives may be subject to jurisdiction approval by the plan effective date.

Covered Benefits

Benefits		Low Plan	High Plan
Injuries			
Burn Benefit (varies based on % of body burned)	2 nd degree 3 rd degree	Up to \$500 Up to \$5,000	Up to \$1,000 Up to \$10,000
Child Organized Sports Injury (Child(ren) age live birth to 18)		\$100	\$200
Concussion		\$100	\$200
Dislocation (varies based on type of Dislocation)	Surgical Non-Surgical Partial	Up to \$2,000 Up to \$1,000 Up to \$250	Up to \$5,000 Up to \$2,500 Up to \$625
Eye Injury	With Surgery Removal of Foreign Object	\$120 \$30	\$300 \$75
Fracture (varies based on type of Fracture)	Surgical Non-Surgical Chip Fracture	Up to \$3,000 Up to \$1,500 Up to \$375	Up to \$7,500 Up to \$3,750 Up to \$938
Lacerations	With stitches or staples W/out stitches or staples	\$100 \$25	\$200 \$50
Paralysis (varies based on type of Paralysis)	Principal Amount Quadriplegia (100%) Paraplegia (50%) Hemiplegia (50%) Uniplegia (25%)	\$5,000 \$5,000 \$2,500 \$2,500 \$1,250	\$5,000 \$5,000 \$2,500 \$2,500 \$1,250
Emergency Care			
Ambulance	Ground or Water Air	\$150 \$500	\$300 \$1,000
Blood, Plasma or Platelets		\$300	\$600
Emergency Room Treatment		\$100	\$200
Emergency Dental	Crown Extraction	\$150 \$50	\$300 \$100
Initial Physician's Office Visit		\$50	\$100

Benefits		Low Plan	High Plan
Hospital Care			
Coma		\$5,000	\$10,000
Diagnostic Testing		\$50	\$100
Hospital Stay – Initial Benefit	Non-ICU	\$1,000	\$2,000
	ICU	\$1,000	\$2,000
Hospital Stay – Daily Benefit	Non-ICU	\$100	\$200
	ICU	\$200	\$400
X-Ray		\$25	\$50
Surgery			
Abdominal or Pelvic		\$1,000	\$2,000
Cranial Surgery		\$1,000	\$2,000
Knee Cartilage Surgery	Open	\$500	\$1,000
	Arthroscopic	\$250	\$500
Ruptured Disc		\$500	\$1,000
Skin Graft	Percent of burn benefit	25%	25%
Tendon, Ligament or Rotator Cuff	Open	\$500	\$1,000
	Arthroscopic	\$250	\$500
Thoracic Surgery		\$1,000	\$2,000
Follow-Up Care			
Adaptive Home and Vehicle		\$500	\$1,000
Appliances		\$100	\$200
Follow-Up Physician's Office Visit		\$50	\$100
Prosthetics	One	\$500	\$1,000
	Two or More	\$1,000	\$2,000
Rehabilitative Therapy (Outpatient)		\$250 lump sum	\$500 lump sum
Support Care			
Family Care		\$15 per day	\$30 per day

Proposed Rates

- Coverage is employee paid
- Rates are expressed per employee per month
- Composite, four-tiered rates
- Rates include Health and Wellness

	Low Plan	High Plan
Employee only	\$5.50	\$9.70
Employee + Spouse	\$9.85	\$17.04
Employee + Child	\$11.52	\$20.77
Employee + Family	\$17.10	\$30.66

Riders

Included:

Health and Wellness Benefit

- Products: Accident
- \$50 included for employees, spouses, and children for up to 32 specific wellness screenings, including annual physical exam
- Benefit is paid regardless of the result of any screening
- Maximum of one health and wellness benefit payment per insured per year, with no limit to the number of years an insured can receive a health and wellness benefit

Portability

- Products: Accident
- All employees who terminate employment for any reason, including retirement, can elect Portability which continues coverage until age 70. Portability rates match those under the active plan and are subject to change based on the experience on the portability pool.

Group Accident Insurance

This policy provides limited benefits. 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. This is a summary of plan provisions related to the insurance policy issued by Securian. 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. Benefit limitations may exist and vary by covered benefit. Please refer to the policy documentation for more information. Products are offered under policy form series 15-32400 or a state variation thereof. Product availability and features may vary by state.

General Exclusions - 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: self-inflicted injury, self-destruction, or autoeroticism, whether sane or insane; suicide or attempted suicide, whether sane or insane; your participation in, or your attempt to commit, a crime, assault, felony, or any illegal activity, regardless of any legal proceedings thereto; the use of alcohol; the use of prescription drugs, non-prescription drugs, illegal drugs, medications, poisons, gases, fumes or other substances taken, absorbed, inhaled, ingested or injected; motor vehicle collision or accident where you are the operator of the motor vehicle and your 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; war or any act of war, whether declared or undeclared; bodily or mental infirmity, illness or disease; infection, other than infection occurring simultaneously with, and as a direct and independent result of, the injury; 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; 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; travel in or descent from any aircraft, except as a fare-paying passenger on a regularly scheduled commercial flight on a licensed passenger aircraft carrier; participation in the following activities: scuba diving, bungee jumping, base jumping, hang gliding, sail gliding, parasailing, parakiting, or mountain climbing; riding or driving in any motor-driven vehicle in a race, stunt show or speed test; practicing for or participating in any semi-professional or professional competitive athletics. General exclusions may vary by state.

The Internal Revenue Code and IRS guidance regarding Health Savings Accounts (HSAs) permit individuals participating in HSAs and covered under High Deductible Health Plans to also obtain insurance coverage for accidents. In addition to the coverage provided for accidents, health and wellness benefits may be provided, if elected. Securian cannot provide legal or tax advice relating to HSAs. If you have legal or tax questions, please consult with your own legal and tax advisors.