



## Don't let an accident hurt more than it should

### Why would you need accident insurance?

- Provides a cash payment when an accident occurs
- Is a cost-effective way to help with the expenses above and beyond what your health insurance plan covers
  - These expenses can include: medical bills, health care deductibles, groceries, child care, dog sitter, travel expenses and more
- Easy enrollment and claims process. Accident occurs, you submit the claim and receive payment.

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



Janet elects **coverage** offered by her employer.



Janet slips off a **stair** and takes a tumble. She breaks her lower leg and wrist and, though she doesn't need surgery, spends two days in the hospital.



Janet gets a **payment** from Securian Financial.



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



### Key benefits of accident insurance

- \$75 health and wellness benefit
- All active full-time and part-time employees are eligible for coverage
- Coverage available for your spouse and/or children
- 24-hour coverage

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

### Injury benefits

Cash benefits are paid once per accident unless otherwise noted.

<b>Burn benefit</b>	
2nd degree burns	Up to \$1,000
3rd degree burns	Up to \$10,000
<b>Concussion</b>	\$150
<b>Dislocation</b>	Up to \$8,000
<b>Eye injury</b>	
With surgery	\$300
Removal of foreign object w/o surgery	\$75
<b>Fracture (varies based on type of fracture)</b>	
Surgical	Up to \$6,900
Non-surgical	Up to \$3,450
Chip fracture	Up to \$862.50
<b>Lacerations</b>	
With stitches or staples	\$320
W/o stitches or staples	\$80
<b>Organized sports injury</b>	\$500
<b>Paralysis (varies based on type of paralysis)</b>	
Quadriplegia	\$25,000
Paraplegia	\$12,500
Hemiplegia	\$12,500
Uniplegia	\$6,250
<b>Emergency care</b>	
<b>Ambulance</b>	
Ground or water	\$250
Air	\$1,000
<b>Blood, plasma or platelets transfusion</b>	\$400
<b>Emergency room treatment</b>	\$150
<b>Emergency dental</b>	
Crown	\$250
Extraction	\$60
<b>Initial physician's office visit</b>	\$60

### Hospital care

<b>Coma</b>	\$11,500
<b>Diagnostic testing</b>	\$80
<b>Hospital stay</b>	
Non-ICU	\$1,000
ICU	\$1,000
<b>Hospital stay - daily benefit</b>	
Non-ICU	\$300
ICU	\$500
<b>X-ray</b>	\$30

### Surgery

<b>Abdominal, pelvic</b>	\$800
<b>Cranial surgery</b>	\$800
<b>Knee cartilage</b>	
Open	\$750
Arthroscopic	\$150
<b>Ruptured disc surgery</b>	\$750
<b>Skin graft (percent of applicable burn benefit)</b>	25%
<b>Tendon, ligament or rotator cuff surgery</b>	
Open	\$550
Arthroscopic	\$275
<b>Thoracic surgery</b>	\$800

### Follow-up care

<b>Appliances</b>	\$100
<b>Follow-up physician's office visit</b>	\$60
<b>Prosthetics</b>	
One	\$1,000
Two or more prosthetics	\$2,000
<b>Rehabilitative therapy (outpatient)</b>	\$30 per visit
<b>Transportation</b>	\$500 per trip

### Support care

<b>Adult companion lodging</b>	\$120 per day
<b>Family care</b>	\$15 per day

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

# 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.

## We're here to help

### Accident insurance questions?

Call **1-800-328-9442** to chat with a Securian Financial customer service representative.

### How to enroll

To apply for coverage, go into Talent Management. Click on Employee Space or call **1-855-874-0402**.

### Learn more

**Watch a brief video** to learn how accident insurance can help protect your wallet when the unexpected happens.

Visit: [LifeBenefits.com/videos/ai](https://www.lifebenefits.com/videos/ai)

## How to file an accident benefit claim

If coverage is in force and you need to initiate a new accident claim, here is some helpful information.

### Information needed to initiate the claim

- Insured's full name
- Date of birth
- Address
- Employer name
- Employee Social Security number
- Date of incident
- Cause of incident

### Want to file your claim online?

Visit [securian.com/benefits](https://www.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 you have medical records supporting your claim, you may securely upload them with your claim notification. If you do not have documents available at time of submission, the examiner will request within the packet.

### Want to file your claim over the phone?

Contact Securian Financial's claims department at **1-800-328-9442**.



## Get paid \$75 for 40 different annual wellness screenings including an annual exam

**It pays to visit the doctor.** You, your spouse and children are eligible for a \$75 health and wellness payment each year when you are enrolled in accident insurance.

To file a health and wellness claim, go to [securian.com/benefits](https://www.securian.com/benefits).

## Frequently asked questions

### **Why should I purchase accident insurance?**

Accidents happen, and they require time to recover. Many families discover coverage gaps when the unexpected happens. Accident insurance helps ensure you're protected financially and provides a benefit to you and your family to use as you wish when it's needed the most.

### **Can I take my coverage with me if I leave Memorial Healthcare System?**

If you leave Memorial Healthcare System 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 and part-time employees working at least 20 hours per week
- 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 Memorial Healthcare System.

### **Do the benefit payouts have to be used a certain way?**

Accident insurance provides a payment directly to you – regardless of income, expenses incurred or other insurance coverage. You can use the money any way you want.

### **Can I add accident insurance anytime?**

You can only elect coverage as a new hire, during annual enrollment or at the time of a qualified status change.

### **Where can I find specific coverage details and what qualifies as an accident?**

You can find all policy details in your Memorial Healthcare System 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.

### **Is there a limit to the number of benefit payments I can receive for the same covered benefit?**

Some covered benefits include limitations on the number of benefit payments payable per insured per covered accident and per year. For example, diagnostic testing is limited to one payment per insured, per covered accident. Additional information about injury benefits is in your Memorial Healthcare System certificate of insurance.

### **Is there a limit to the number of separate benefits I can qualify for per accident?**

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.

### **Is there a limit to the number of accidents that may qualify for a benefit in a year?**

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. For example, a concussion is limited to one payment per insured, per covered accident, and per calendar year. Additional information about injury benefits is in your Memorial Healthcare System certificate of 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 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; or
13. practicing for or participating in any semi-professional or professional competitive athletics.
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?**

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

This summary 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.

**This policy provides limited benefits.** This policy has exclusions, limitations and 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 to Memorial Healthcare System. 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.

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.

Product availability and features may vary by state. This product is offered under policy form series 17-32525.

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.



PREPARE  
PROTECT  
SECURE

[securian.com](https://www.securian.com)

400 Robert Street North, St. Paul, MN 55101-2098  
©2024 Securian Financial Group, Inc. All rights reserved.

F92409-8 Rev 7-2024 DOFU 8-2023  
2955297