



Planning for the unexpected

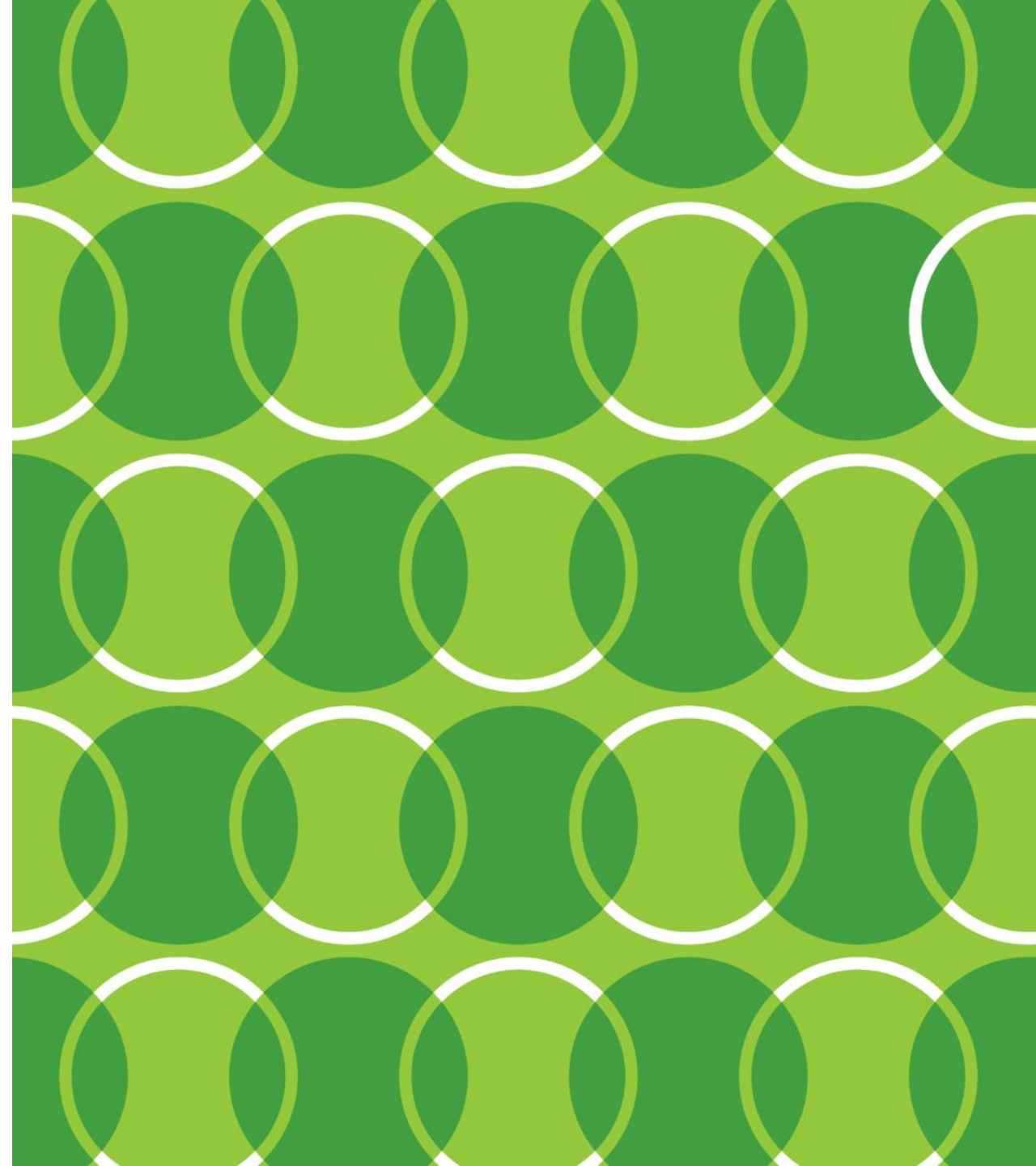
Understanding accident insurance

INSURANCE ISSUED BY: SECURIAN LIFE INSURANCE COMPANY



Agenda

- The value of accident insurance
- How accident insurance products work
- A closer look at each type of insurance
 - Definition, what it covers, its potential impact on you or your family, costs and examples
- Tools and resources





Beyond traditional insurance

These insurance options deliver one lump-sum payment, while you're recovering:



Groceries



Loss of income



Travel expenses



Child care



Pet sitter



Continuation options after retirement or leave



Accidents happen

And they happen more often than you may think

38 million

ER visits for non-fatal injuries¹



1. Center for Disease Control, National Center Center for Health Statistics. Emergency Room Visits. <https://www.cdc.gov/nchs/fastats/emergency-department.htm>. May 2023.



A closer look at your plan

What is accident insurance?

Accident insurance provides a cash payment directly to you regardless of income, expenses incurred or other insurance coverage if you're injured in a covered accident.

- Multiple accidents are covered throughout the year after separation period is met
- Claims may be paid out under multiple products
- May also cover follow-up care: appointments, inpatient and outpatient care, transportation



Types of coverages and monthly costs

	Benefit	
Injury	Dislocation (varies based on type of dislocation)	
	Surgical	Up to \$6,000
	Non-surgical	Up to \$3,000
	Concussion	\$450
	Fractures	Up to \$9,000
	X-rays	\$150
	Lacerations	\$300
	Hospital care	Initial stay benefit
Non-intensive care unit		\$2,000
Daily stay benefit		
Non-intensive care unit		\$300
Follow-up care	Transportation	\$450 per visit
Support care	Adult companion lodging	\$150 per day



Coverage type	Rate
Employee only	\$3.72
Employee and spouse	\$5.32
Employee and child	\$7.17
Employee and family	\$10.47

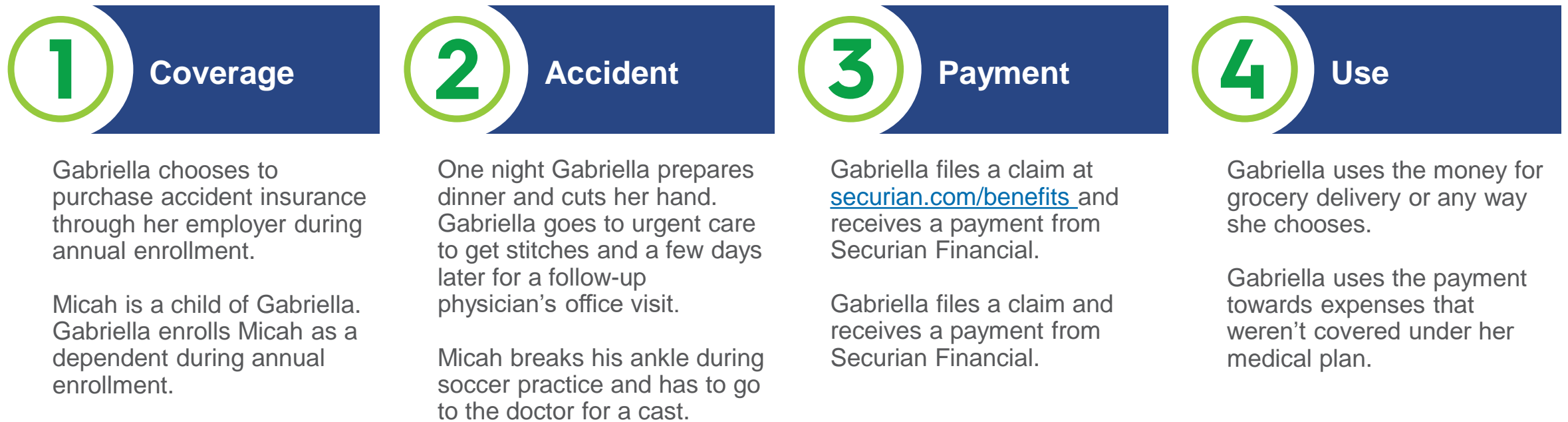


Product availability and features may vary by state.



Coverage benefit payout example

Accident insurance:





Tools & resources available



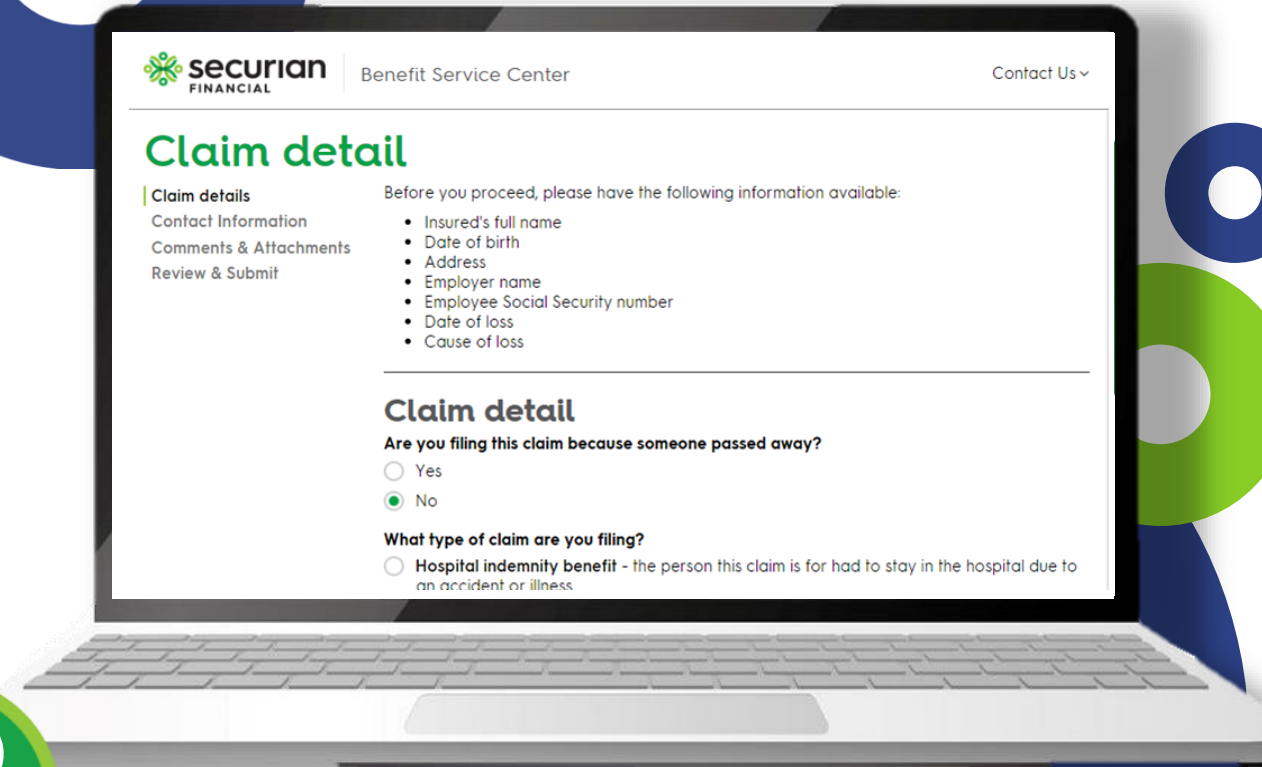
Easy online claims submission



Call Securian Financial at 1-866-295-8690 to file a claim or if you have questions



Access the Benefit Service Center at:
securian.com/benefits



Resources available

1



Accident plan information
www.LifeBenefits.com/plandesign/WIETF

2



Accident insurance video
www.lifebenefits.com/videos/ai

3



Contact Securian Financial
at 1-866-295-8690



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Accident insurance.

Limitations and exclusions apply. 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. This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company. 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 accident insurance 15-32400. Product availability and features may vary by state.

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