



# Plan for the unexpected and protect your family's financial future

Understanding accident and life  
insurance



INSURANCE ISSUED BY MINNESOTA LIFE INSURANCE COMPANY (TERM LIFE INSURANCE) AND  
SECURIAN LIFE INSURANCE COMPANY (ACCIDENT INSURANCE).





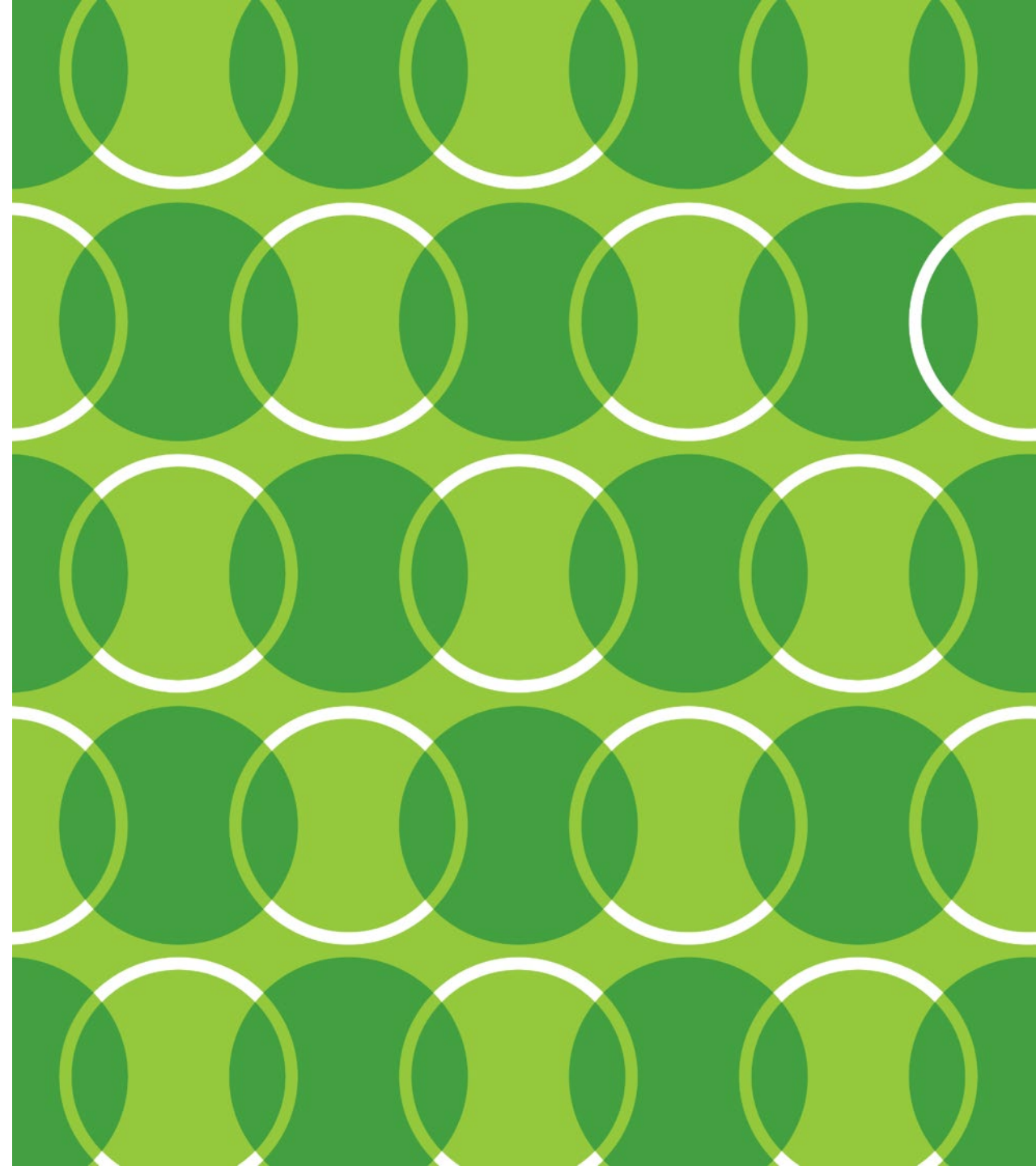
**Kjirsten Elsner**  
**Relationship Management Director**

I've been with Securian for 16 years, I'm the Account Executive for the State of Wisconsin, based in Securian's Madison, WI office – I live in Belleville, WI with my husband, 13 year old daughter, and our 1 year old golden retriever.



# Agenda

- The value of accident insurance
  - How accident insurance works
  - A closer look at your plan
    - What it covers, its potential impact on you or your family, costs and examples
- Group term life insurance
  - Coverage options
  - Health questions vs. no health questions
- Available tools and resources



# Beyond traditional insurance

Accident insurance delivers 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 injuries<sup>1</sup>



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



# **A closer look at your accident insurance 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	
<b>Injury</b>	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
	<b>Hospital care</b>	Initial stay benefit
Non-intensive care unit		\$2,000
Daily stay benefit		
Non-intensive care unit		\$300
<b>Follow-up care</b>	Transportation	\$450 per visit
<b>Support care</b>	Adult companion lodging	\$150 per day



Coverage type	Rate
Employee only	\$3.72
Employee and spouse	\$5.32
Employee and child	\$7.16
Employee and family	\$10.46

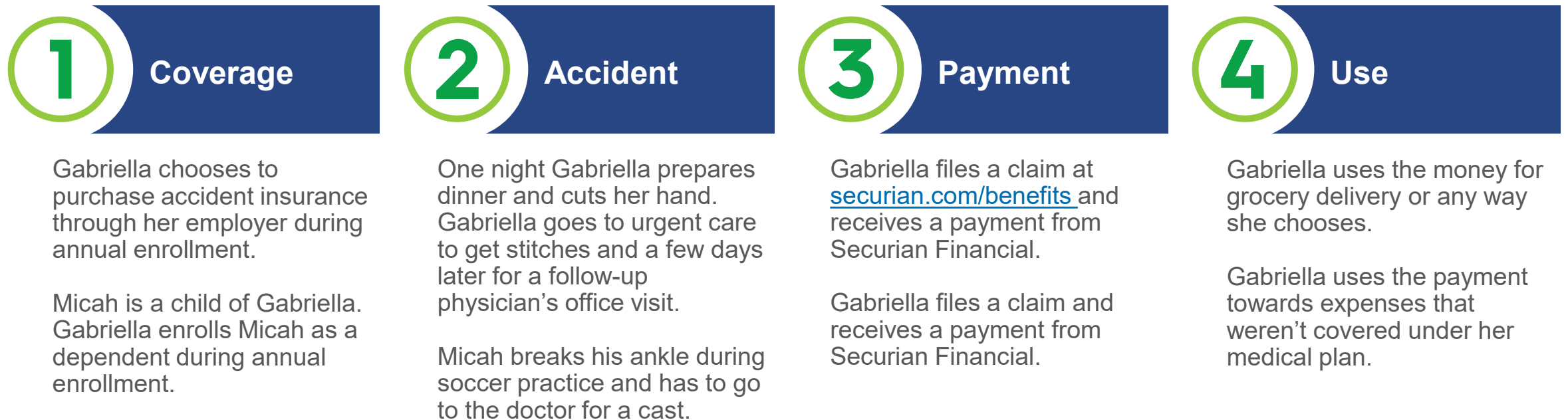


Product availability and features may vary by state.



# Coverage benefit payout example

## Accident insurance:



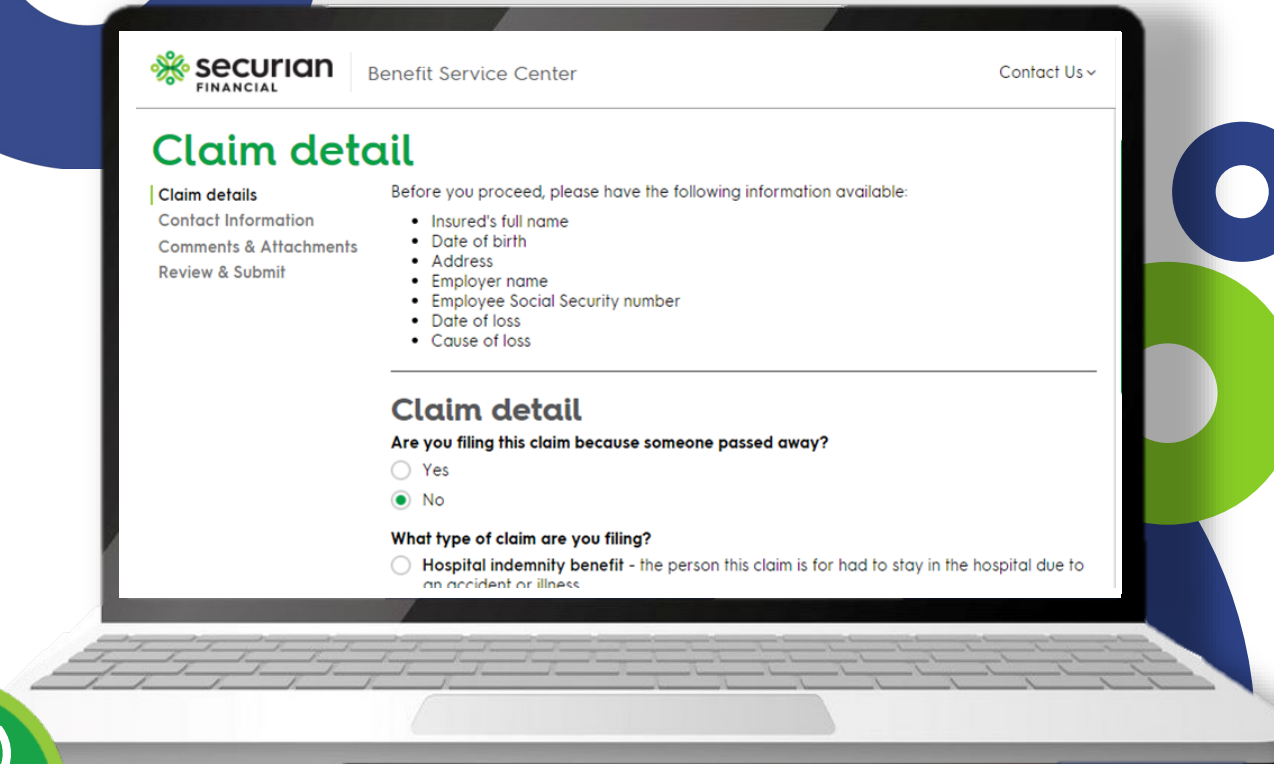
# Easy online claims submission



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](https://securian.com/benefits)



# Accident insurance resources available

1



Accident plan information  
[www.LifeBenefits.com/plandesign/WIETF](http://www.LifeBenefits.com/plandesign/WIETF)

2



Accident insurance video  
[www.lifebenefits.com/videos/ai](http://www.lifebenefits.com/videos/ai)

3



Contact Securian Financial  
at 1-866-295-8690



**A closer look at your life insurance plan**



# If a wage earner dies unexpectedly

38%



of Americans say their household would face financial hardship within six months should a wage earner die unexpectedly

30%

would struggle within one month

# What is group term life insurance?

Prepare for the unexpected. Term life insurance was designed to protect your loved ones and their financial future during your working years, when your income would be missed the most.



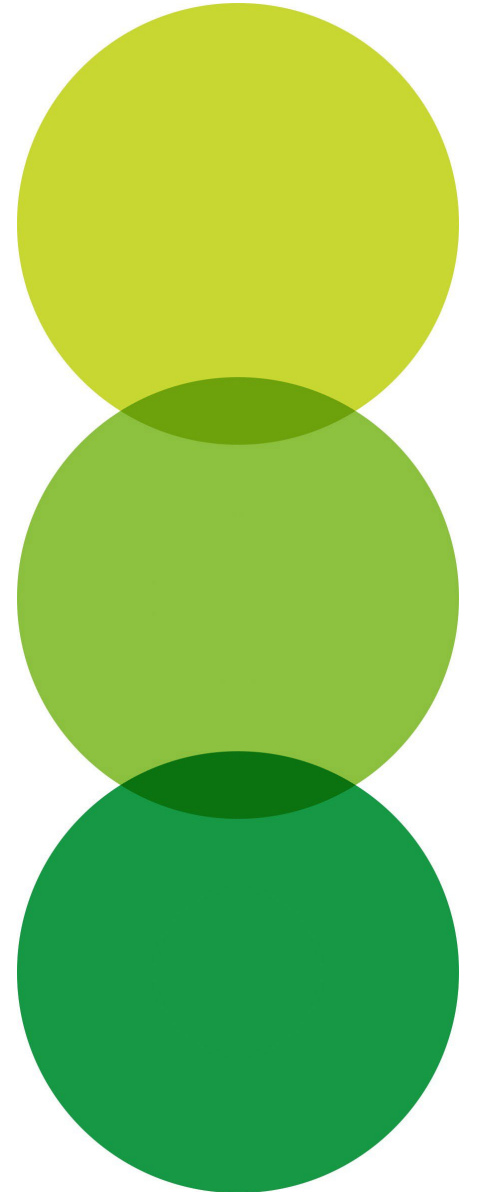
Cost-effective

## Flexible and cost effective

### Temporary form of insurance

Cost based on amount and coverage

- Rates increase with age
  - Change coverage amount as your needs change



# Coverage options – Actives



**Basic**

1x WRS earnings



**Supplemental**

1x WRS earnings



**Additional**

1-3x WRS earnings



**Spouse and Dependent**

**Option 1:**  
**Spouse: \$10,000**  
**Children: \$5,000**

**Option 2:**  
**Spouse: \$20,000**  
**Children: \$10,000**



## Coverage options – Retirees

- Basic coverage continues at 100% until age 65
  - Premiums are deducted from monthly annuity until age 65
  - At age 65 premiums end and coverage continues, at no additional cost for the retiree's lifetime, at reduced amounts.
    - 75% at age 65
    - 50% at age 66
    - 25% at age 67 for some local employers
- Supplemental and additional life insurance continue at 100% until age 65
- Spouse & Dependent coverage ends at retirement

## Coverage available with no health questions

There are certain times in which you can enroll for coverage without answering health questions

### Initial eligibility

- Basic term life
- Supplemental term life
- Additional term life
- Spouse and dependent term life

### Family change

- Basic term life
- Supplemental term life
- Additional term life
- Spouse and dependent term life

# Health questions

- Few health questions
- Height and weight
- Securian review
- No loss of existing coverage
- Questions about your health,  
call Securian Financial **1-800-872-2214**



## **Additional life insurance resources**

**Life insurance plan information and forms**

**[www.etf.wi.gov](http://www.etf.wi.gov)**

**Wisconsin Public Employers Group Life Insurance Program brochure  
– certificate (ET-2101)**

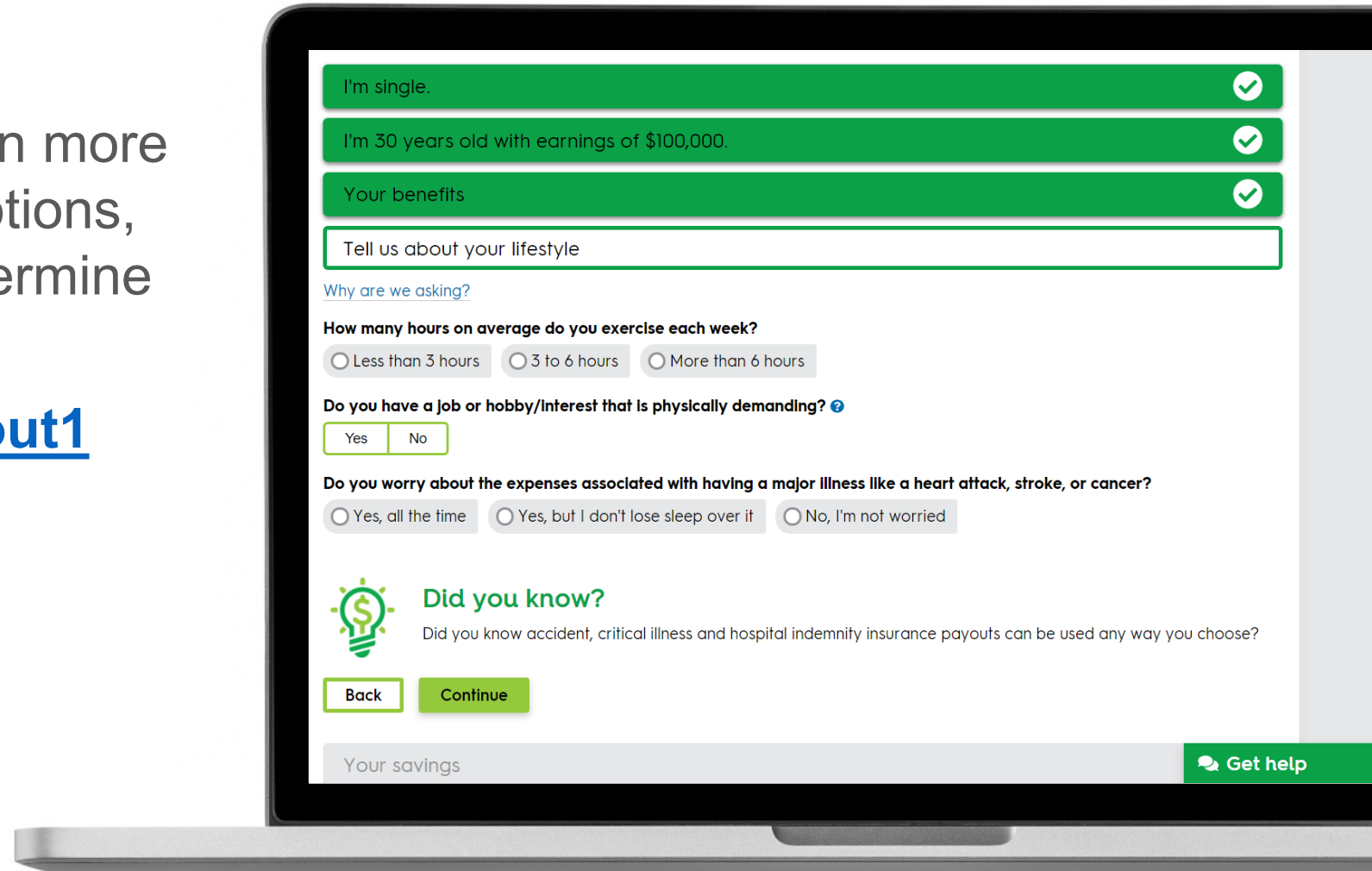
**<https://etf.wi.gov/publications/et2101/direct>**

**Term life video**

**[www.lifebenefits.com/videos/term](http://www.lifebenefits.com/videos/term)**

# Evaluate your life insurance needs

- Visit **Benefit Scout**<sup>®</sup> to learn more about your life insurance options, ask questions and help determine your needs
- Visit [LifeBenefits.com/Scout1](https://LifeBenefits.com/Scout1)



The screenshot shows a progress bar at the top with three green bars, each containing a white checkmark. The first bar says "I'm single.", the second says "I'm 30 years old with earnings of \$100,000.", and the third says "Your benefits". Below the progress bar is a white box with a green border containing the text "Tell us about your lifestyle". Underneath is a link "Why are we asking?". The main section is a questionnaire with the following questions and options:

**How many hours on average do you exercise each week?**  
 Less than 3 hours  3 to 6 hours  More than 6 hours

**Do you have a job or hobby/Interest that is physically demanding?** ⓘ  
 Yes  No

**Do you worry about the expenses associated with having a major illness like a heart attack, stroke, or cancer?**  
 Yes, all the time  Yes, but I don't lose sleep over it  No, I'm not worried

**Did you know?**  
Did you know accident, critical illness and hospital indemnity insurance payouts can be used any way you choose?

At the bottom of the questionnaire are two buttons: "Back" and "Continue".

At the bottom of the screen, there is a grey bar with the text "Your savings" and a green bar with a white speech bubble icon and the text "Get help".

# Empathy

## THERE DURING LIFE'S MOST CHALLENGING MOMENTS

- Real-time human support from dedicated Care Managers
- A personalized plan tailored to the family's needs
- Time-saving tools that simplify tedious tasks
- Probate and estate settlement guidance
- Emotional support for dealing with grief
- Available at no cost

### How to access

LIFE INSURANCE CLAIMS:

**Website:** [join.empathy.com/securian](https://join.empathy.com/securian)

**Access code:** emp-securian

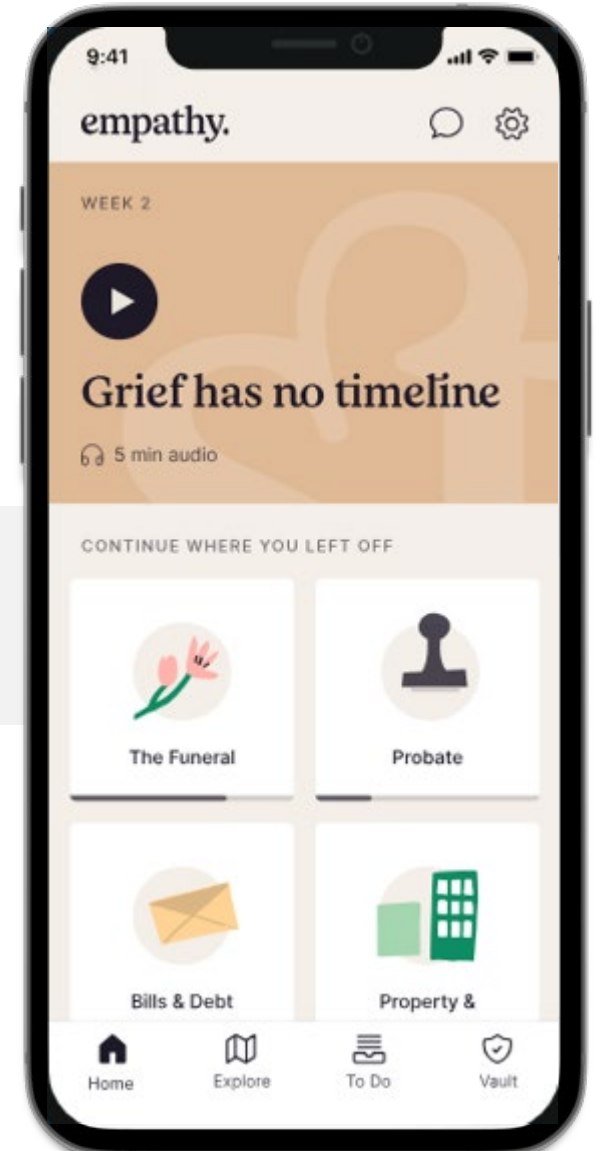
TERMINAL ILLNESS CLAIMS\*:

**Website:** [join.empathy.com/securian-prep](https://join.empathy.com/securian-prep)

**Access code:** emp-securianprep



View  
video





**Accident insurance**

Accident insurance is issued by Securian Life Insurance Company, a New York authorized insurer headquartered in St. Paul, MN. Product availability and features may vary by state. Securian Life Insurance Company is solely responsible for the financial obligations under the policies or contracts it issues.

**Limitations and exclusions apply.** This policy has exclusions, limitations, reduction of benefits, 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. 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 15-32400.

**Term life insurance**

Term life insurance is issued by Minnesota Life Insurance Company. Minnesota Life Insurance Company is headquartered in St. Paul, MN. It is not an authorized New York insurer and does not do insurance business in New York. Product availability and features may vary by state. Minnesota Life Insurance Company is solely responsible for the financial obligations under the policies or contracts it issues.

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to Wisconsin Public Employers Group Term Life Insurance Program. 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 for employees and the hospitalization confinement provision for dependents. Products are offered under policy form series 2832-S and 2832-L.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Minnesota Life Insurance Company and Securian Life Insurance Company are subsidiaries of Securian Financial Group, Inc.

**Securian Financial Group, Inc.**  
[securian.com](https://www.securian.com)

400 Robert Street North, St. Paul, MN 55101-2098  
©2024 Securian Financial Group, Inc. All rights reserved.  
F69465 9-2024 DOFU 10-2024  
3832244