

Accident and hospital indemnity insurance

A sidekick to your health insurance





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

Accident and hospital indemnity insurance provides cash benefits to use if you have an accident or hospital stay after your coverage is effective.

It's a smart, cost-effective way to help with the expenses that your health insurance plan might not cover, giving you the flexibility to spend the money on things such as deductibles, co-pays, child care or a dog sitter.

Key benefits of accident and hospital indemnity insurance

- ✓ No medical questions or health exam
- ✓ Covers your spouse and/or children
- ✓ Take your coverage with you if you leave your job



Accident insurance

Provides a lump-sum cash payment after an accident to help with expenses such as copays, deductibles or everyday living expenses.



Hospital indemnity insurance

Provides cash payment for each day spent in the hospital.

Here's how it works



Accident and hospital indemnity insurance claim example

You enroll in both accident and hospital indemnity insurance. Ten months later, you fall off a ladder. The cash benefits from your injury can be used to help with medical costs such as co-pays, deductibles or costs you may not think of such as a dog walker or child care.*

| ✓ Employee accident insurance | Benefit |
|-------------------------------|---------|
| Broken lower leg | \$1,000 |
| Broken wrist | \$1,200 |
| Emergency room treatment | \$200 |
| Ambulance | \$300 |
| Hospital stay (2 days) | \$1,600 |

| ✓ Employee hospital indemnity high plan | Benefit |
|---|---------|
| Initial benefit (non-ICU) | \$1,000 |
| Hospital stay, daily benefit (non-ICU) (2 days) | \$400 |


| | |
|-------------------------------------|----------------|
| Securian Financial pays you: | \$5,700 |
|-------------------------------------|----------------|

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

what-if
scenarios

Choose your accident insurance plan

This is an outline of the covered benefits available. The amount paid to you should you have an accident will depend on the number of benefits you qualify for, the care you receive, and the terms and conditions of the policy.

 Cash payment in the event of a covered injury.

| Covered benefit | Plan |
|--|-----------------------------|
| Cash benefits are paid once per accident unless otherwise noted. | |
| Child organized sports injury | \$200 |
| Concussion | \$300 |
| Dislocation (surgical) | |
| Hip/thigh | \$4,000 |
| Foot | \$1,600 |
| Ankle | \$1,600 |
| Knee | \$3,000 |
| Hand (not fingers) | \$800 |
| Wrist | \$1,200 |
| Lower jaw | \$800 |
| Shoulder | \$2,000 |
| Collarbone | \$800 |
| Ribs | \$800 |
| Finger | \$400 |
| Toe | \$400 |
| Elbow | \$800 |
| Non-surgical | 50% of surgical benefit |
| Partial dislocation | 25% of non-surgical benefit |
| Eye injury | |
| With surgery | \$200 |
| Removal of foreign object | \$50 |
| Fracture (surgical) | |
| Hip/thigh | \$4,000 |
| Vertebral body | \$2,000 |
| Vertebral processes | \$800 |
| Pelvis | \$3,000 |
| Sternum | \$3,000 |
| Coccyx | \$400 |
| Skull - non-depressed | \$4,000 |
| Skull - depressed | \$6,000 |
| Lower leg | \$2,000 |

| Covered benefit | Plan |
|-----------------------------|-----------------------------|
| Foot | \$1,000 |
| Ankle | \$1,000 |
| Kneecap | \$1,000 |
| Upper arm | \$1,400 |
| Facial (not lower jaw) | \$1,400 |
| Forearm | \$1,000 |
| Hand (not fingers) or wrist | \$2,400 |
| Lower jaw | \$1,000 |
| Shoulder blade | \$2,000 |
| Collarbone | \$600 |
| Ribs | \$1,000 |
| Finger | \$400 |
| Toe | \$400 |
| Nose | \$400 |
| Non-surgical | 50% of surgical benefit |
| Chip fracture | 25% of non-surgical benefit |
| Lacerations | |
| With stitches or staples | \$600 |
| Without stitches or staples | \$150 |
| Paralysis | |
| Quadriplegia | \$10,000 |
| Paraplegia | \$5,000 |
| Hemiplegia | \$5,000 |
| Uniplegia | \$2,500 |

Accident insurance covered benefits continued

| Emergency care | Plan |
|---|-------------|
| Ambulance | |
| Ground or water | \$300 |
| Air | \$1,000 |
| Blood, plasma or platelets transfusion | \$300 |
| Emergency dental | |
| Crown | \$200 |
| Extraction | \$50 |
| Emergency room treatment | \$200 |
| Initial physician's office visit | \$200 |

| Hospital care | Plan |
|---------------------------|-------------|
| Coma | \$10,000 |
| Diagnostic testing | \$150 |
| Hospital stay | |
| Non-ICU | |
| Initial benefit | \$1,000 |
| Daily benefit | \$300 |
| ICU | |
| Initial benefit | \$1,000 |
| Daily benefit | \$600 |
| X-ray | \$75 |

| Accidental death and dismemberment | Plan |
|---|---------------------|
| Employee | Up to \$50,000 |
| Spouse | Up to \$25,000 |
| Child(ren) | Up to \$25,000 |
| Public transportation (common carrier) | 100% of AD&D amount |

| Follow-up care | Plan |
|---|-----------------|
| Appliances | \$100 |
| Follow-up physician's office visit | \$100 |
| Rehabilitative therapy | |
| Inpatient | \$100 per day |
| Outpatient | \$50 per visit |
| Transportation | \$400 per visit |

| Support care | Plan |
|--------------------------------|---------------|
| Adult companion lodging | \$100 per day |

Choose your hospital indemnity insurance plan

 Cash payment to help you offset hospitalization expenses.

| Covered benefits | Plan |
|--------------------------|-------------|
| Hospital stay | |
| Initial benefit, non-ICU | \$1,000 |
| Initial benefit, ICU | \$1,000 |
| Daily benefit, non-ICU | \$200 |
| Daily benefit, ICU | \$400 |

Monthly cost

Accident insurance

| | Plan |
|---------------------------------|---------|
| Employee only | \$7.39 |
| Employee and spouse or children | \$12.28 |
| Employee and family | \$20.20 |

Rates are subject to change.

Hospital indemnity insurance

| | Plan |
|---------------------------------|---------|
| Employee only | \$16.01 |
| Employee and spouse or children | \$28.61 |
| Employee and family | \$37.74 |

Rates are subject to change.

Cover you and your family for less than \$60 per month.*



Accident insurance \$20.20
Employee and family



Hospital indemnity insurance \$37.74
Employee and family



Total monthly cost (after tax) \$57.94

*Monthly cost assumes an employee who has a spouse and two kids.

Ready to enroll?

It's quick and easy to enroll in accident and hospital indemnity insurance without answering health questions or a doctor's exam.

You can enroll:

- ✓ Within 30 days of initial eligibility period (when you first become benefits eligible)
- ✓ During your annual enrollment window
- ✓ Within 30 days of a qualified family status change

Elections made outside of these periods require health questions.

To enroll, go to
hr.spps.org/benefits

We're here to help

Accident and hospital indemnity insurance questions?

Call **866-293-6047** to chat with a Securian Financial customer service representative.

Enrollment questions?

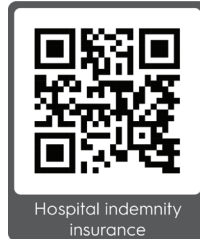
Call Ochs, Inc., at **651-665-3789** or contact your human resources office

Why accident and hospital indemnity insurance?

Learn how accident and hospital indemnity insurance can help protect your wallet when the unexpected happens.



Visit Lifebenefits.com/videos/ai



Visit Lifebenefits.com/videos/hi



Find the right benefits for you!

Utilize our online benefits decision tool, Benefit Scout®, to help you and your family make your insurance elections with confidence.

Visit Lifebenefits.com/SPPS to get started.

FAQ

Q Is accident and hospital indemnity insurance worth it?

A Definitely. That's because many families discover coverage gaps when the unexpected happens. Of course, everyone's financial situation is different. But these benefits can help ensure you're protected when life throws a curve ball – adding an extra layer of financial protection to the health insurance you already have.

Q Can I take these benefits with me if I leave Saint Paul Public Schools?

A Accident and/or hospital indemnity insurance
If you leave your employer and you are still eligible for accident and hospital indemnity insurance benefits, you can continue coverage by paying premiums directly to Securian Financial (subject to policy's terms).

Q Who is eligible for coverage?

- A**
- You – all active employees working 20 or more hours per week.
 - Your 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 Saint Paul Public Schools.

Q Do I have to be enrolled in my employer's health insurance plan to participate in accident and hospital indemnity insurance?

A No. Accident and hospital indemnity insurance are independent elections from your health insurance plans through Saint Paul Public Schools.

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

A Accident and hospital indemnity insurance provides a lump-sum payment directly to you – regardless of income, expenses incurred or other insurance coverage. You can use the money any way you want.

Q Can I add accident or hospital indemnity coverage anytime?

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

Q How do I file a claim?

- A** Visit securian.com/benefits
- Select "Employer" under report a new claim
 - Select "Start a new claim"
 - Answer all questions to the best of your ability

Accident insurance

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

- A** You can find all policy details in your 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.

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

- A** Some covered benefits include limitations on the number of benefit payments payable per insured per covered accident and per year. Additional information can be found in the certificate of insurance.

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

- A** 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.

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

- A** 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.

Hospital indemnity insurance

Q If I'm currently pregnant, will this childbirth be covered?

- A** The time spent in the hospital for an existing pregnancy will be covered as long as coverage is effective before you enter the hospital.

Exclusions and limitations

Accident insurance

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 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. 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;
13. practicing for or participating in any semi-professional or professional competitive athletics; or
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?

Yes. Benefits are not payable for any care, treatment or diagnostic measures that were received outside of the United States or a United States territory.

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; COBRA; Health Savings Account (HSA) laws, rules or regulations, any applicable tax laws, rules or regulation; or any other applicable federal or state laws, rules or regulation. Any questions regarding these topics should be directed to your legal and tax advisors. Group 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.

This product is offered under policy form series 17-32525.22.

This policy provides limited benefits. This policy has exclusions, limitations, 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. 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.

Hospital indemnity insurance

Is there any pre-existing condition limitation?

No

What are the exclusions that apply in the event of a sickness, accident or injury?

In no event will we pay benefits where the insured's accident, injury or sickness 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; or
2. suicide or attempted suicide, whether sane or insane; or
3. your participation in, or your attempt to commit, a crime, assault, felony or any illegal activity, regardless of any legal proceedings thereto; or
4. the use of alcohol (this exclusion does not apply to the drug and/or alcohol treatment benefit and the mental health treatment (inpatient) benefit); or
5. the use of prescription drugs, non-prescription drugs, illegal drugs, medications, poisons, gases, fumes or other substances taken, absorbed, inhaled, ingested or injected; or
6. war or any act of war, whether declared or undeclared; or
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 a covered accident or sickness; 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; or

What additional exclusions apply in the event of an accident or injury?

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 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; or
2. bodily or mental infirmity, sickness; or
3. infection, other than infection occurring simultaneously with, and as a direct and independent result of, the injury; or
4. 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; or
5. participation in the following activities: scuba diving, bungee jumping, base jumping, hang gliding, sail gliding, parasailing, parakiting or mountain climbing; or
6. riding or driving in any motor-driven vehicle in a race, stunt show or speed test; or
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. practicing for or participating in any semi-professional or professional competitive athletics.

Are there any additional limitations that apply?

Yes. Benefits are not payable for any confinement, care, treatment or diagnostic measures that were received outside of the United States or United States territory.

This policy provides limited benefits. This policy has exclusions, limitations, reductions of benefits 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. 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 active at work requirement of the policy.

Group hospital indemnity 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.

This product is offered under policy form series 15-32470.



**At Securian Financial,
we're here for family.
And we're here
because of it.**

Family doesn't have to branch from your tree, but it always shares your roots. Roots woven by common understanding, shared values and mutual respect. Those who believe a rewarding life is really about being present in the here and now, and that your financial picture should support the everyday moments as much as the major milestones. That's why our insurance, investment and retirement solutions give you the confidence to focus on what's truly valuable: banking memories with those who matter most.



Enroll today!

With today's high health care costs, accidents or hospitalization costs can derail just about any budget.

Adding an extra layer of financial protection through the Saint Paul Public Schools benefit program is a smart and cost-effective way to protect you from life's unplanned events.

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.



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

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