

Accident insurance

Don't let an accident hurt more than it should

Accident insurance offers additional financial protection by providing a cash payment directly to you if an accident occurs.



Why would you need accident insurance?

Accident insurance is a cost-effective way to help with the expenses above and beyond what your health insurance plan covers. These expenses can include health care deductibles, groceries, child care, dog sitter, travel expenses and more.

Key benefits

- \$50 health and wellness benefit available to everyone insured for completing an eligible health screening, including an annual exam
- Multiple cash payments may be received for accidents throughout the year
- Additional payments may be available if also enrolled in critical illness and hospital indemnity insurance
- Many accidents are covered, including injury and hospital care benefits, child and adult organized sports, emergency care and follow-up care
- Cash payments paid directly to you to use for medical and non-medical expenses



Here's an example of how it works*



Janet elects coverage for herself offered by client name.



Janet slips off a stair and takes a tumble. She breaks her lower leg (requiring surgery). She also has a concussion and spends two days in the hospital (non-ICU).



Janet submits a claim and gets a \$11,300 payment from Securian Financial.



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

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

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

It provides a cash payment to help you offset expenses occurred due to an accident.

Injury benefits

Cash benefits are paid once per accident unless otherwise noted.

Burns (2nd degree)	
Less than 10% of body	\$100
Between 10 and 20% of body	\$200
20% or more of body	\$1,000
Burns (3rd degree)	
Less than 10% of body	\$1,000
Between 10 and 20% of body	\$5,000
20% or more of body	\$20,000
Concussion	\$300
Dislocation (surgical)	
Ankle	\$4,800
Collarbone	\$3,000
Elbow	\$2,400
Finger	\$960
Foot (excluding toes)	\$4,800
Hand (excluding fingers)	\$4,200
Hip/thigh	\$12,000
Knee	\$7,800
Lower jaw	\$3,600
Ribs	\$1,800
Shoulder	\$6,000
Toe	\$960
Wrist	\$3,000
Non-surgical	50% of surgical benefit
Partial dislocation	25% of non-surgical benefit
Eye injury	
With surgery	\$500
Removal of foreign object	\$500
Fracture (surgical)	
Ankle	\$6,000
Collarbone	\$4,800
Coccyx	\$960
Facial (excluding lower jaw)	\$4,200
Finger	\$960
Foot (excluding toes)	\$6,000
Hand (excluding fingers)	\$6,000
Hip/thigh	\$12,000
Kneecap	\$6,000
Lower jaw	\$4,800
Lower leg	\$7,200
Nose	\$3,600

Injury benefits

Pelvis	\$9,600
Ribs	\$960
Sacrum	\$2,400
Shoulder blade	\$4,800
Skull - depressed	\$9,000
Skull - non-depressed	\$4,200
Sternum	\$10,800
Toe	\$960
Upper arm	\$4,200
Vertebral body	\$10,800
Vertebral processes	\$2,400
Wrist or forearm	\$6,000
Chip fracture	25% of non-surgical benefit
Non-surgical	50% of surgical benefit
Gunshot wound	\$250
Lacerations	
No repair	\$75
With repair	
Less than 2 inches	\$150
At least 2 inches but less than 6 inches	\$500
6 inches or greater	\$1,000
Organized sports injury	Additional 25% up to \$3,000
Paralysis	
Quadriplegia	\$20,000
Paraplegia	\$10,000
Hemiplegia	\$10,000
Uniplegia	\$5,000
Traumatic brain injury	\$1,000

Emergency care

Low plan

Ambulance	
Ground or water	\$500
Air	\$5,000
Blood, plasma or platelets transfusion	\$600
Emergency dental	
Crown	\$750
Extraction	\$200
Filling	\$75
Emergency room visit	\$300
Initial physician's office visit	\$150
Urgent care facility visit	\$300

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

Accident insurance continued

Hospital care

Coma	\$20,000
Diagnostic testing	\$400
Hospital stay	
Initial benefit, non-ICU	\$3,000
Initial benefit, ICU	\$3,000
Daily benefit, non-ICU	\$400
Daily benefit, ICU	\$800
Medical observation unit	\$200
Spinal injection for pain management	\$200
Surgical anesthesia	
General	\$150
Regional	\$75
X-ray	\$100

Surgery

Inpatient surgery	\$2,000
Outpatient surgery	
Tier 1: Physician's office or emergency room	\$300
Tier 2: Hospital or ambulatory surgery center	\$1,000

Follow-up care

Adaptive home and vehicle	\$2,000
Appliances	
Tier 1: Medical devices used to aid movement	\$250
Tier 2: Scooters/wheelchairs (>1 year of expected use)	\$850
Follow-up physician's office visit	\$100
Post-traumatic stress disorder	\$500
Prescription drugs	\$20
Prosthetics	
One prosthetic	\$2,000
Two or more prosthetics	\$4,000
Rehabilitative therapy (inpatient)	\$200
Rehabilitative therapy (outpatient)	\$700
Transportation	\$750

Support care

Adult companion lodging	\$300
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Accidental death and dismemberment

Death benefit	\$50,000
Dismemberment	Up to \$20,000
Public transportation	Additional 300% of AD&D amount

Catastrophic loss

Employee	\$25,000
Spouse	\$25,000
Children	\$12,500



Get paid \$50 for annual wellness screenings including an annual exam

It pays to visit the doctor. You, your spouse and children are eligible for a \$50 health and wellness payment each year when you are enrolled in accident insurance. There is a maximum of one health and wellness benefit payment per insured, per year.

To file a health and wellness claim, go to securian.com/benefits.

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 open 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.

Enroll online

Simply login at: <http://www.mybenefitshub.com/grandprairieisd>

Enroll by phone: You can enroll with a Benefits Counselor by phone. Simply make an appointment at <https://myenrollmentschedule.com/grandprairie> Monday-Friday 9 a.m. to 5 p.m. CST.

How to file an accident benefit claim

It's easy to file an accident claim and receive the benefits you're entitled to. You can use payments any way you choose to cover costs such as copays, deductibles, child care and more.

Information needed to initiate the claim

- | | |
|-----------------------|-----------------------------------|
| • Insured's full name | • Employer name |
| • Date of birth | • Employee Social Security number |
| • Address | • Date of event |

How to submit the claim

Go to 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 documentation is required, you may securely upload the information with your claim. If you do not have the necessary documents available at the time of submission, the claims examiner will request them from you.

If you have questions, need assistance or want to file your claim over the phone, call Securian Financial at **1-800-328-9442**.

Additional information

Can I take my coverage with me if I leave Grand Prairie Independent School District?

If you leave Grand Prairie Independent School District 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 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 client name.

We're here to help

Accident insurance questions?

Call **1-855-750-1906** to chat with a Securian Financial customer service representative.

Learn more

Please visit the GPISD Benefits Hub for the latest information and benefit resources:

<http://www.mybenefitshub.com/grandprairieisd>.

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. the 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 insured's use of alcohol
6. the insured's use of prescription drugs, non-prescription drugs, illegal drugs, medications, poisons, gases, fumes, or other substances taken, absorbed, inhaled, ingested, or injected, unless taken or used as prescribed by a physician, or an over-the-counter drug as directed by the manufacturer
7. motor vehicle collision or accident where the insured is the operator of the motor vehicle and 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 or a licensed passenger aircraft
10. war or any act of war, whether declared or undeclared
11. the insured's participation in the following activities: scuba diving, bungee jumping, base jumping, hang gliding, sail gliding, parasailing, parakiting or mountain climbing
12. the insured's riding or driving in any motor-driven vehicle in a race, stunt show or speed test
13. the insured 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.

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

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.

Group accident insurance

Limitations and exclusions apply. This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to Grand Prairie Independent School District. 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 15-32400 or a state variation thereof. Product availability and features may vary by state.

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; 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. 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.

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