



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

We all know an accident can happen at any time, but what you may not think about are all the costs that come along with an accident. Group accident insurance can help cover those costs so your personal finances don't take a big hit.

### Why would you need accident insurance?

- If you experience an accidental injury covered in the policy on or after the effective date of coverage, you can get a payout to use any way you wish
- 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

- \$50 health and wellness benefit
- All benefit-eligible permanent full-time and part-time employees, elected and appointed state officials, and limited term employees are eligible for coverage
- Coverage available for your spouse and/or children
- 24-hour coverage

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

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

Covered benefits	Low plan	High plan
<b>Burn benefit</b> (varies based on % of body burned)		
2nd degree	Up to \$500	Up to \$1,000
3rd degree	Up to \$10,000	Up to \$20,000
<b>Concussion</b>	\$100	\$200
<b>Dislocation</b> (varies based on type of dislocation)		
Surgical	Up to \$3,000	Up to \$6,000
Non-surgical	Up to \$1,500	Up to \$3,000
Partial	Up to \$375	Up to \$750
<b>Eye injury</b>		
With surgery	\$125	\$250
Removal of foreign object without surgery	\$25	\$50
<b>Fracture</b> (varies based on type of fracture)		
Surgical	Up to \$4,000	Up to \$8,000
Non-surgical	Up to \$2,000	Up to \$4,000
Partial	Up to \$500	Up to \$1,000
<b>Gunshot wound</b>	\$250	\$500
<b>Lacerations</b>		
With stitches or staples	\$200	\$400
Without stitches or staples	\$20	\$40
<b>Paralysis</b> (varies based on type of paralysis)		
Quadriplegia (100%)	\$5,000	\$10,000
Paraplegia (50%)	\$2,500	\$5,000
Hemiplegia (50%)	\$2,500	\$5,000
Uniplegia (25%)	\$1,250	\$2,500

Emergency care	Low plan	High plan
<b>Ambulance</b>		
Ground or water	\$100	\$200
Air	\$500	\$1,000
<b>Blood, plasma or platelets transfusion</b>	\$50	\$100
<b>Emergency room treatment</b>	\$65	\$125
<b>Emergency dental</b>		
Crown	\$75	\$150
Extraction	\$25	\$50
<b>Initial physician's office visit</b>	\$65	\$125

Hospital care	Low plan	High plan
<b>Coma</b>	\$5,000	\$10,000
<b>Diagnostic testing</b> Ultrasound, EEG, CT, CAT, MR and MRI	\$100	\$200
<b>Hospital stay - Initial benefit</b>		
Non-ICU	\$500	\$1,000
ICU	\$500	\$1,000
<b>Hospital stay - Daily benefit</b>		
Non-ICU	\$100	\$200
ICU	\$300	\$600
<b>Medical observation unit</b>	\$50	\$100
<b>X-ray</b>	\$65	\$125
<b>Surgery</b>	<b>Low plan</b>	<b>High plan</b>
<b>Abdominal, pelvic or thoracic surgery</b>	\$500	\$1,000
<b>Cranial surgery</b>	\$500	\$1,000
<b>Joint replacement of elbow or hip</b>	\$500	\$1,000
<b>Knee cartilage surgery</b>		
Open	\$200	\$400
Arthroscopic	\$125	\$250
<b>Ruptured disc surgery</b>	\$200	\$400
<b>Skin graft – Percent of applicable burn benefit</b>	50%	50%
<b>Tendon, ligament or rotator cuff surgery</b>		
Open	\$200	\$400
Arthroscopic	\$125	\$250

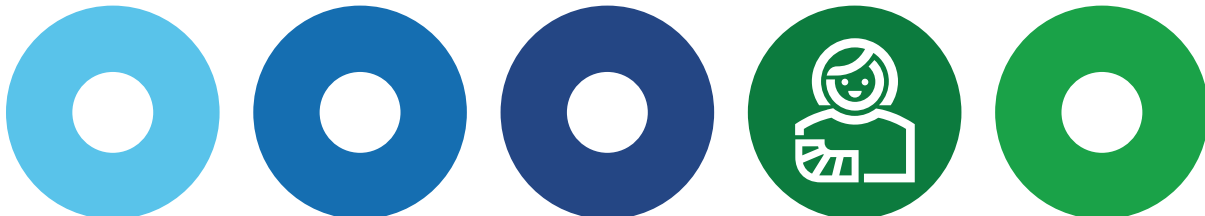
Covered benefits may vary by state; check your state's certificate of insurance for available coverage.

## Accident insurance covered benefits continued

Follow-up care	Low plan	High plan
<b>Adaptive home and vehicle</b>	\$500	\$1,000
<b>Appliances</b> Examples: crutches, canes, braces, etc.	\$50	\$100
<b>Follow-up physician's office visit</b>	\$25	\$50
<b>Prosthetics</b>		
One prosthetic	\$250	\$500
Two or more prosthetics	\$500	\$1,000
<b>Post-traumatic stress disorder</b> (benefit is limited to one covered accident per calendar year per insured)	\$200	\$400
<b>Rehabilitative therapy (outpatient)</b> Physical, occupational, vocational, speech, respiratory, cognitive behavioral, trauma counseling, chiropractic, acupuncture	\$50 per visit	\$50 per visit
<b>Transportation</b> (general transportation)	\$150 per visit	\$300 per visit

Support care	Low plan	High plan
<b>Adult companion lodging</b> (lodging must be located at least 100 miles from insured's primary residence)	\$50 per day	\$100 per day

Accidental death & dismemberment		
Employee	\$25,000	\$50,000
Spouse	\$12,500	\$25,000
Child(ren)	\$5,000	\$10,000
<b>Dismemberment (varies based on type of dismemberment)</b>		
Employee	Up to \$12,500	Up to \$25,000
Spouse	Up to \$6,250	Up to \$12,500
Child(ren)	Up to \$2,500	Up to \$5,000
<b>Public transportation (common carrier) - Pays in addition to AD&amp;D benefit</b>	200% of AD&D amount	200% of AD&D amount



# Employee-paid accident insurance

Coverage type	Monthly premium per employee	
	Low plan	High plan
Employee only	\$4.12	\$7.34
Employee and spouse	\$6.42	\$11.38
Employee and child	\$8.20	\$15.10
Employee and family	\$11.64	\$21.34

Rates are subject to change.

## When to enroll and how to file a claim

### When can you enroll?

#### You can enroll:

- Within 30 days of initial eligibility period
- During your open enrollment window
- Within 30 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 1-877-215-1489 to chat with a Securian Financial customer service representative.

### How to enroll

For additional details regarding this program and your enrollment options, please refer to the Statewide Benefits Office website at [de.gov/statewidebenefits](http://de.gov/statewidebenefits) (select your group, then choose "Accident & Critical Illness Insurance").

### Learn more

Visit our education microsite for more information about your coverage options and resources.

Visit [securian.com/delaware-insurance](http://securian.com/delaware-insurance) to get started.

### 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](http://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 \$50 for 32+ different 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 plan year when you are enrolled in accident insurance.

To file a health and wellness claim, go to [securian.com/benefits](http://securian.com/benefits). A full list of the Health and Wellness screenings is available in your certificate of insurance, which can be viewed at [securian.com/delaware-insurance](http://securian.com/delaware-insurance).

Not available to residents of all states. Please note that only one child Health and Wellness Benefit is paid per plan year, regardless of number of children.

## 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 my employer?

If you leave your employer 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?

- All permanent full-time, permanent part-time, elected and appointed state officials, and limited term employees working in the United States at the employee's normal place of business.
- Employees may also elect coverage for their legal spouse and their unmarried children, stepchildren and legally adopted children.
- Children are eligible from live birth up to age 26.
- Disabled children can be covered beyond the dependent child age limits. The disabled child may be covered if he or she:
  - Was covered continuously as a dependent child in the group voluntary insurance through his or her parent before reaching the dependent child age limit;
  - Is not married; and
  - Is providing 50 percent or less of his/her own support because of a disability that is expected to last more than 12 months or results in death.
- You may also cover a child who is not yours or your spouse's natural or adopted child if the child is:
  - Unmarried; and
  - Living with you in a regular parent-child relationship; and
  - Dependent upon you for support and maintenance; and
  - Under the age 19 or under age 24 if a full-time student.

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 the State of Delaware and the University of Delaware. Visit the Statewide Benefits Office website at [de.gov/statewidebenefits](http://de.gov/statewidebenefits) (select your group, then choose "Accident & Critical Illness Insurance") for more information on dependent children eligibility.

### 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 open 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 certificate of insurance at [securian.com/delaware-insurance](http://securian.com/delaware-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 certificate of insurance at [securian.com/delaware-insurance](http://securian.com/delaware-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 certificate of insurance at [securian.com/delaware-insurance](https://securian.com/delaware-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 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?

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 State of Delaware. 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.



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F65448-23 Rev 5-2024 DOFU 3-2024  
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