



Group voluntary insurance

Accident insurance

For benefit eligible State of Delaware and University of Delaware employees

Issued by Securian Life Insurance Company

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



Accident insurance

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.

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 to cover deductibles, out-of-pocket medical costs or everyday living expenses.

Accidents are the 3rd leading cause of death in the U.S.¹

1. Centers for Disease Control and Prevention, NCHS Data Brief No. 328, January 2020.

How it works

Here's an example of how Securian Financial's accident insurance works based on the employee enrolling in the low plan.*



Janet elects coverage in the accident low plan offered by the State of Delaware.



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, to help cover the expense of the fracture, x-ray and hospital stay.



Janet uses the money to pay her mortgage and obtain a cleaning service. She also uses it to help pay her Aetna HMO hospital copays.

*Actual experience and benefit payouts may vary from this example

It's easy to enroll

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

How do I learn more?

Utilize our online benefits decision support tool, Benefit Scout (TM symbol), to help you and your family make insurance elections with confidence. You can even map out a potential accident insurance claim payout. Visit LifeBenefits.com/StateofDelaware to get started.

Accident insurance benefits

This is an outline of the covered benefits available. The amount paid will depend on your choice of a high or low plan, the number of benefits you qualify for, the care you receive, and the terms and conditions of the policy.

Covered benefits		
Benefit	Low plan	High plan
Burn benefit (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
Concussion	\$100	\$200
Dislocation (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
Eye Injury		
With surgery	\$125	\$250
Removal of foreign object without surgery	\$25	\$50
Fracture (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
Chip fracture	Up to \$500	Up to \$1,000
Gunshot wound	\$250	\$500
Lacerations		
With stitches or staples	\$200	\$400
Without stitches or staples	\$20	\$40
Paralysis (varies based on type of paralysis)		
Principal amount	\$5,000	\$10,000
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		
Benefit	Low plan	High plan
Ambulance		
Ground or water	\$100	\$200
Air	\$500	\$1,000
Blood, plasma or platelets	\$50	\$100
Emergency room treatment	\$65	\$125
Emergency dental		
Crown	\$75	\$150
Extraction	\$25	\$50
Initial physician's office visit	\$65	\$125
Hospital care		
Benefit	Low plan	High plan
Coma	\$5,000	\$10,000
Diagnostic testing (ultrasound, EEG, CT, CAT, MR, MRI)	\$100	\$200
Hospital stay - Initial benefit		
Non-ICU	\$500	\$1,000
ICU	\$500	\$1,000
Hospital stay - Daily benefit		
Non-ICU	\$100	\$200
ICU	\$300	\$600
Medical observation unit	\$50	\$100
X-ray	\$65	\$125

Surgery		
Benefit	Low plan	High plan
Abdominal or pelvic	\$500	\$1,000
Cranial surgery	\$500	\$1,000
Joint replacement of elbow or hip	\$500	\$1,000
Knee cartilage surgery		
Open	\$200	\$400
Arthroscopic	\$125	\$250
Ruptured disc	\$200	\$400
Skin graft		
Percent of applicable burn benefit	50%	50%
Tendon, ligament or rotator cuff		
Open	\$200	\$400
Arthroscopic	\$125	\$250
Thoracic surgery	\$500	\$1,000
Follow-up care		
Benefit	Low plan	High plan
Adaptive home and vehicle	\$500	\$1,000
Appliances	\$50	\$100
Follow-up physician's office visit	\$25	\$50
Prosthetics		
One	\$250	\$500
Two or more	\$500	\$1,000
Post-traumatic stress disorder (benefit is limited to one covered accident per calendar year per insured)	\$100	\$200

Follow-up care		
Benefit	Low plan	High plan
Rehabilitative therapy (outpatient)	\$50 lump sum	\$50 lump sum
Transportation (general transportation)	\$150 per visit	\$300 per visit
Support care		
Benefit	Low plan	High plan
Adult Companion Lodging (lodging must be located at least 100 miles from insured's primary residence)	\$50 per day	\$100 per day
Accidental death & dismemberment		
Benefit	Low plan	High plan
Coverage amount		
Employee	\$25,000	\$50,000
Spouse	\$12,500	\$25,000
Child(ren)	\$5,000	\$10,000
Dismemberment (varies based on type of dismemberment)		
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
Public transportation (common carrier) – Pays in addition to AD&D benefit	200% of AD&D amount	200% of AD&D amount

Accident insurance coverage options and rates

Your cost for coverage will be deducted after taxes on a monthly basis.

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.

Enrollment information

Eligibility Period:

Newly hired, benefit-eligible employees can enroll in Accident Insurance within 90 days of becoming eligible for benefits. After the 91st day, you will not be able to enroll until the next annual benefits open enrollment or if you experience a qualifying life event. Benefits are effective the first of the month following your enrollment date.

Enrollment during Open Enrollment:

Employees will have an opportunity to enroll each year during the annual benefits open enrollment for coverage effective July 1 of the that plan year.

Qualifying Life Event:

Employees will have 31 days to make a change or enroll in accident or critical illness insurance if they experience a qualifying life event.

Additional enrollment information

- Premium contributions are necessary in order to have active coverage. No coverage is available when premiums are not paid
- Employee must elect coverage in order to elect spouse or child coverage
- Spouse cannot receive coverage as both an employee and dependent; a child cannot be covered by more than one parent

Please see full eligibility requirements on page 6

Additional features and options

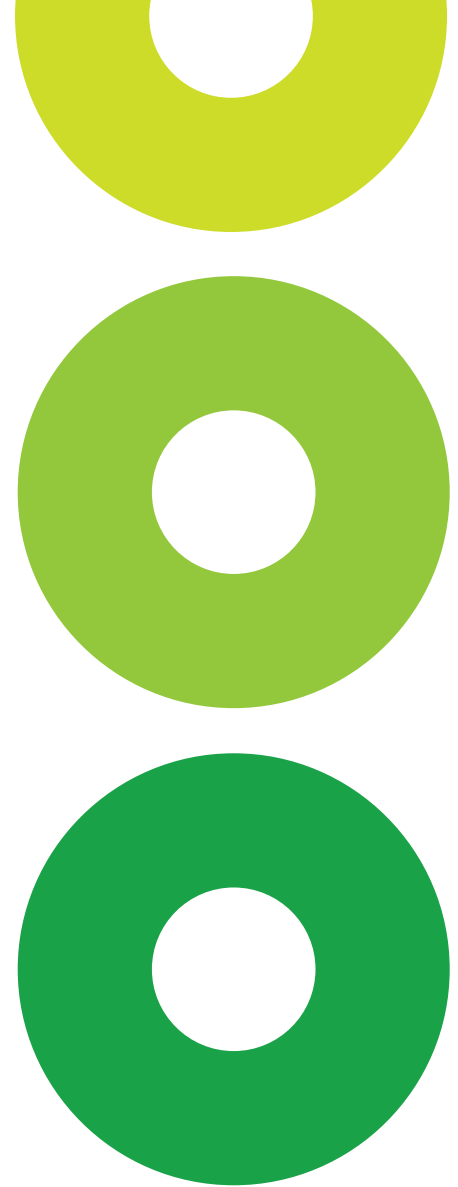
No health questions. All coverage is guaranteed-issue. If elected during annual enrollment, initial eligibility or a qualified family status change.

Health and wellness benefit. You and your dependents, if enrolled, are eligible for one \$50 health and wellness benefit per insured, per year, for several types of wellness screenings, including an annual physical exam, a colonoscopy, mammogram, and more. Note: only one child health and wellness benefit is paid per year, regardless of number of children. A full list of the health and wellness screenings is available in the certificate of insurance.

Take your coverage with you. If you leave your employer and wish to continue your coverage you may elect Portability which continues coverage until age 70 by paying premiums directly to Securian Financial. Rates may be different.

Multiple payouts. More than one benefit payment may be payable for a single covered accident.

All definitions and terms of coverage will be provided during enrollment on Securian Financial's website, LifeBenefits.



Who is eligible for coverage?

Employees eligible to enroll in Accident insurance include benefit eligible:

- Permanent full-time employees (regularly scheduled 30 or more hours per week or 130 or more hours per month)
- Permanent part-time employees (regularly scheduled to work less than 130 hours per month) and are pension eligible
- Elected and appointed state officials
- Limited term employees

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

See the Statewide Benefits Office website at de.gov/statewidebenefits (select your group > choose "Accident & Critical Illness Insurance") for more information on dependent children eligibility.



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?

Yes. Benefits are not payable for any care, treatment or diagnostic measures which 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 summary 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 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.

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.

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. 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.

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