

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

Guaranteed coverage opportunities available



Accident insurance benefits

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

Injuries

Burns (2nd degree)	
Less than 10% of body	\$200
Between 10 and 20% of body	\$500
20% or more of body	\$1,000
Burns (3rd degree)	
Less than 10% of body	\$2,000
Between 10 and 20% of body	\$5,000
20% or more of body	\$10,000
Child organized sports injury	\$200
Concussion	\$300
Dislocation (surgical)	
Hip/thigh	\$4,000
Knee	\$2,000
Foot	\$1,600
Ankle	\$1,600
Hand	\$800
Wrist	\$1,200
Lower jaw	\$800
Shoulder	\$800
Collarbone	\$800
Ribs	\$800
Elbow	\$800
Finger	\$200
Toe	\$200
Non-surgical (% of surgical benefit)	50%
Partial (% of non-surgical benefit)	25%
Eye injury	
With surgery	\$300
Removal of foreign object	\$75
Fracture (surgical)	
Skull – depressed	\$6,000
Hip/thigh	\$4,000
Skull – non-depressed	\$4,000
Pelvis	\$3,000
Sternum	\$3,000
Vertebral body	\$2,000

Injuries

Fracture (surgical)	
Lower leg	\$2,000
Shoulder blade	\$2,000
Upper arm	\$1,400
Facial excluding lower jaw	\$1,400
Foot	\$1,000
Ankle	\$1,000
Kneecap	\$1,000
Forearm	\$1,000
Hand or wrist (except fingers)	\$1,000
Lower jaw	\$1,000
Ribs	\$1,000
Vertebral processes	\$800
Collarbone	\$600
Coccyx	\$400
Finger	\$200
Toe	\$200
Nose	\$200
Non-Surgical (% of surgical benefit)	50%
Chip (% of non-surgical benefit)	25%
Lacerations	
With stitches or staples	\$200
Without stitches or staples	\$50
Paralysis	
Quadriplegia	\$10,000
Paraplegia	\$5,000
Hemiplegia	\$5,000
Uniplegia	\$2,500

To enroll

Contact your HR/Payroll Specialist

Emergency care

Ambulance	
Ground or water	\$250
Air	\$750
Blood, plasma or platelets transfusion	\$300
Emergency dental	
Crown	\$200
Extraction	\$100
Emergency room treatment	\$150
Initial physician's office visit	\$75

Hospital care

Coma	\$10,000	
Diagnostic testing	\$100	
X-ray	\$100	
Hospital stay	Non-ICU	ICU
Initial benefit	\$1,000	\$1,000
Daily benefit	\$200	\$400

Accidental death and dismemberment*

Employee	\$100,000
Spouse	\$50,000
Child(ren)	\$25,000

Surgery

Abdominal, pelvic	\$750
Cranial	\$750
Knee cartilage	
Open	\$500
Arthroscopic	\$250
Ruptured disc	\$500
Tendon, ligament or rotator cuff	
Open	\$500
Arthroscopic	\$250
Thoracic	\$750

Follow-up care

Appliances	\$100
Follow-up physician's office visit	\$75
Prosthetics	
One	\$500
Two or more	\$500
Transportation	\$300 per visit
Rehabilitative therapy	\$300 lump sum
Support care	
Adult companion lodging	\$100 per day

Accident insurance coverage options and rates

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

Coverage type	Monthly premium per employee
Employee only	3.92
Employee and spouse	5.58
Employee and child	7.52
Employee and family	10.98

Rates are subject to change.

Enrollment information

- Enrollment is necessary
- Premium contributions are necessary
- 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.
- Children are eligible from live birth to age 26
 - Child organized sports injury: Children are eligible from live birth to age 18

*Age reductions begin at age 65 for employee and spouse. At age 65 to 75%; at age 70 to 50%.

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 brochure 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.

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ETF complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

Nondiscrimination and Language Access 42

U.S. Code § 18116

ETF provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print,

audio, accessible electronic formats and others). ETF provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need these services, contact ETF at 1-877-533-5020; TTY: 711. If you believe that ETF has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

ETF Office of Policy, Privacy & Compliance

P.O. Box 7931

Madison, WI 53707-7931

1-877-533-5020; TTY: 711

Fax: 608-267-4549

Email: ETFMSBPrivacyOfficer@etf.wi.gov

If you need help filing a grievance, ETF's Office of Policy, Privacy & Compliance is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal at crportal.hhs.gov/ocr/portal/lobby.jsf or by mail or phone:

U.S. Department of Health and Human Services 200 Independence Avenue, SW

Room 509F, HHH Building Washington, D.C. 20201

1-800-368-1019; 1-800-537-7697 (TDD)

Complaint forms are available at hhs.gov/ocr/office/file/index.html.

The Wisconsin Department of Employee Trust Funds is a state agency that administers the Wisconsin Retirement System pension, health insurance and other benefits offered to eligible government employees, former employees and retirees.

Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-533-5020 (TTY: 711).

Hmong: LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-877-533-5020 (TTY: 711).

Chinese: 注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 1-877-533-5020 (TTY: 711)

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-877-533-5020 (TTY: 711).

Arabic: دعو اسم ةمدخ ةكانهف ةدس ةل ةغل ةل ةدجت ةن ةك اذ ةطء ةالم ةق ةر ةاب ةل ةص ةا ةف ةر اصم ةا ةود ةك ةت ةغل ةب ةء ةءم ةم ةك ةب ةل ةو ةم ةل ةمدخ ةم: 711 (1-877-533-5020)

Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-877-533-5020 (телетайп: 711).

Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-877-533-5020 (TTY: 711)번으로 전화해 주십시오.

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-877-533-5020 (TTY: 711).

Pennsylvania Dutch: Wann du [Deutsch (Pennsylvania German / Dutch)] schwefzsch, kannsch du mitous Koschte ebber gricke, ass dihr helff mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-877-533-5020 (TTY: 711).

Laotian/Lao: ໂປດຊາບ: ຖ້າ ທ່ານ ກຳລັງ ກ່າວ ລາວ ຫຼື ພາສາ ລາວ, ການ ບໍລິ ການ ຈຸ ອຸ ທະ ຫຼື ອຸ ທ າ ນ ນ າ ສ າ, ໂດ ຍ ບ າ ສ າ ຕ ສ ອ ີ ທ າ, ຕ ສ ມ ນ ມ ັ ພ ັ ອ ມ ີ ທ າ ທ າ ນ ນ າ ສ າ 1-877-533-5020 (TTY: 711).

French: ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-877-533-5020 (ATS : 711).

Polish: UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-877-533-5020 (TTY: 711).

Hindi: ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-877-533-5020 (TTY: 711) पर कॉल करें।

Albanian: KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, papagesë.

Telefoni në 1-877-533-5020 (TTY: 711).

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyong tulung sa wika nang walang bayad. Tumawag sa 1-877-533-5020 (TTY: 711).



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