securian FINANCIAL®

State of Wisconsin

Insurance products issued by Securian Life Insurance Company

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

- 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 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 the State of Wisconsin.

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 $6,050 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	Plan
Burns (2nd degree)	
Less than 10% of body	$300
Between 10 and 20% of body	$750
20% or more of body	$1,500
Burns (3rd degree)	
Less than 10% of body	$3,000
Between 10 and 20% of body	$7,500
20% or more of body	$15,000
Concussion	$450
Dislocation (surgical)	
Hip/Thigh	$6,000
Foot	$2,400
Ankle	$2,400
Knee	$3,000
Hand (excluding fingers)	$1,200
Wrist	$1,800
Lower jaw	$1,200
Shoulder	$1,200
Collarbone	$1,200
Ribs	$1,200
Finger	$300
Toe	$300
Elbow	$1,200
Non-surgical	50% of surgical benefit
Partial dislocation	25% of non-surgical benefit
Eye injury	
With surgery	$400
Removal of foreign object	$100
Fracture (surgical)	
Hip/Thigh	$6,000
Vertebral body	$3,000
Vertebral processes	$1,200
Pelvis	$4,500
Sternum	$4,500
Coccyx	$600
Skull - non-depressed	$6,000
Skull - depressed	$9,000
Lower leg	$3,000
Foot	$1,500
Ankle	$1,500
Kneecap	$1,500
Upper arm	$2,100
Facial excluding lower jaw	$2,100
Forearm	$1,500
Hand or wrist (except fingers)	$1,500
Lower jaw	$1,500
Shoulder blade	$3,000
Collarbone	$900
Ribs	$1,500
Finger	$300
Toe	$300
Nose	$300
Non-surgical	50% of surgical benefit
Chip fracture	25% of non-surgical benefit
Lacerations	
With stitches or staples	$300
Without stitches or staples	$75
Child organized sports injury	$300
Paralysis	
Quadriplegia	$50,000
Paraplegia	$25,000
Hemiplegia	$25,000
Uniplegia	$12,500
Traumatic brain injury	$500

Emergency care	Plan
Ambulance	
Ground or water	$350
Air	$1,500
Blood, plasma or platelets transfusion	$450
Emergency dental	
Crown	$300
Extraction	$150
Emergency room treatment	$250
Initial physician's office visit	$100

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

Hospital care	Plan
Coma	$15,000
Diagnostic testing	$200
Hospital stay	
Initial benefit, non-ICU	$2,000
Initial benefit, ICU	$2,000
Daily benefit, non-ICU	$300
Daily benefit, ICU	$600
Surgical anesthesia	
General	$150
Regional	$75
X-ray	$150

Surgery	Plan
Abdominal or pelvic, cranial or thoracic surgery	$1,500
Joint replacement surgery of elbow, hip, knee or shoulder	$1,000
Knee cartilage	
Open	$1,000
Arthroscopic	$500
Ruptured disc surgery	$1,000
Tendon, ligament or rotator cuff surgery	
Open	$1,000
Arthroscopic	$500

Follow-up care	Plan
Adaptive home and vehicle	$2,000
Appliances	$125
Follow-up physician's office visit	$100
Post-traumatic stress disorder	$400
Prosthetics	
One prosthetic	$1,000
Two or more prosthetics	$2,000
Rehabilitative therapy (inpatient)	$150 per day
Rehabilitative therapy (outpatient)	$450 lump sum
Transportation	$450 per visit

Support care	Plan
Adult companion lodging	$150 per day

Accidental death and dismemberment*	Plan
Employee	Up to $100,000
Spouse	Up to $50,000
Child(ren)	Up to $25,000
Common Carrier	Pays an additional 100%

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

Monthly cost of coverage

Coverage type	Plan
Employee only	$3.92
Employee and spouse	$5.58
Employee and child	$7.52
Employee and family	$10.98

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 (when you first become benefits eligible)
- During your annual enrollment window
- Within 60 days of a birth, adoption or placement for adoption
- Within 30 days of other qualified family status changes

It's quick and easy to enroll without answering health questions or a doctor's exam.

How to enroll

To enroll contact your HR/Payroll Specialist

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
- Date of birth
- Address
- Employer name
- Employee Social Security number
- 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 **866-295-8690**.

Additional information

Can I take my coverage with me if I leave the State of Wisconsin?

If you leave the State of Wisconsin 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 who are WRS eligible
- Spouse if employee coverage is elected
- Your child(ren) from live birth to age 26 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 the State of Wisconsin.

We're here to help

Accident insurance questions?

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

Learn more

Visit **LifeBenefits.com/plandesign/WIETF**

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.

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 the Wisconsin Public Employers Group Term Life Insurance Program. 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. 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 17-32535 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.

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.

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: ETFSMBPrivacyOfficer@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: ةظحلام كانهف ةمدخ: اذا تنك تحدثت ةغلالا ةيبرعلا، يأ ون دك لتغلإ مقرلاإ لصتا: فيرصاه

(711: مكيلاو مصلا ةمدخ) 1-877-533-5020

Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услугиперевода. 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 [Deitsch (Pennsylvania German / Dutch)] schwetzscht, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-877-533-5020 (TTY: 711).

Laotian/Lao: ໂປດຊາບ: ຖ ້ າ ້ ອ ່ ຽ ທ ່ ານ ເ ວ ົ ້ າ ໝ ່ າ ສ າ ລ າ ວ, ກ ່ ານ ບ ໍ ລ ິ ກ ານ ຊ ່ ວ ຍ ເ ຫ ຼ ື ອ ດ ້ ານ ພ າ ສ າ, ໂ ດ ຍ ບ ໍ ່ ເ ສ ັ ຽ ຄ ່ າ, ຕ ິ ດ ່ ໍ ນ ໍ ໝ ້ າ ຍ ເ ພ ື ່ ອ ໂ ທ ຫ ່ ໍ ນ. ໂ ທ ຣ 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. Zadzwońpod numer

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

Hindi: ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ़्त 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.

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

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

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