

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

Prepared for:

BGSU



Here's an example of how it works*



Janet elects coverage for herself offered by Bowling Green State University.



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 \$5,700 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.

Severe burns	
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	\$7,000
20% or more of body	\$10,000
Concussion	\$300
Dislocation (surgical)	
Hip/thigh	\$8,000
Knee	\$6,000
Ankle	\$3,200
Foot (excluding toes)	\$3,200
Wrist	\$2,400
Shoulder	\$2,400
Elbow	\$1,600
Collarbone	\$1,600
Hand (excluding fingers)	\$1,600
Lower jaw	\$1,600
Ribs	\$1,600
Finger	\$800
Toe	\$800
Non-surgical dislocation (% of surgical)	50%
Partial dislocation (% of non-surgical)	25%
Eye injury	
With surgery	\$300
Removal of foreign object	\$75
Fracture (surgical)	
Skull - depressed	\$12,000
Hip/thigh	\$8,000
Skull - non-depressed	\$8,000
Pelvis	\$6,000
Sternum	\$6,000
Lower leg	\$4,000
Shoulder blade	\$4,000
Sacrum	\$4,000
Vertebral body	\$4,000
Facial (excluding lower jaw)	\$2,800
Upper arm	\$2,800

Injury benefits

Hand (excluding fingers)	\$2,400
Ankle	\$2,000
Kneecap	\$2,000
Wrist or forearm	\$2,000
Foot (excluding toes)	\$2,000
Lower jaw	\$2,000
Ribs	\$2,000
Vertebral processes	\$1,600
Collarbone	\$1,200
Coccyx	\$1,200
Finger	\$1,200
Nose	\$800
Toe	\$800
Non-surgical fracture (% of surgical)	50%
Chip fracture (% of non-surgical)	25%
Lacerations	
No repair	\$75
With repair	\$400
Organized sports injury	
Percentage increase of total claim (maximum \$3,000)	25%
Paralysis	
Quadriplegia	\$10,000
Paraplegia	\$5,000
Hemiplegia	\$5,000
Uniplegia	\$2,500
Traumatic brain injury	\$600
Emergency care	
Ambulance	
Ground or water	\$400
Air	\$1,500
Blood, plasma or platelets transfusion	\$450
Emergency dental	
Crown	\$200
Extraction	\$100
Filling	\$50
Emergency room treatment	\$250
Initial physician office visit	\$150
Urgent care facility visit	\$200

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

Accident insurance continued

Hospital care

Coma	\$15,000
Diagnostic testing	\$250
Hospital stay	
Initial benefit, non ICU	\$1,000
Initial benefit, ICU	\$3,000
Daily benefits, non ICU	\$200
Daily benefit, ICU	\$400
Spinal injection for pain management	\$100
Surgical anesthesia	
General anesthesia	\$150
Regional anesthesia	\$75
X-ray	\$125

Surgery

Abdominal or pelvic, cranial or thoracic surgery	\$1,500
Inpatient surgery	\$1,000
Joint replacement surgery of elbow, hip, knee or shoulder	\$1,000
Knee cartilage	
Open	\$1,000
Arthroscopic	\$500
Outpatient surgery	
Tier 1	\$375
Tier 2	\$750
Ruptured disc surgery	\$1,000
Skin graft	50% of applicable burn benefit
Tendon, ligament or rotator cuff surgery	\$1,000
Open	\$500

Follow-up care

Adaptive home & vehicle	\$2,000
Appliances	
Tier 1	\$150
Tier 2	\$750
Follow-up physician's office visit (up to 6 visits)	\$100 per visit
Post-traumatic stress disorder	\$500
Prosthetics	
One prosthetic	\$1,500
Two or more prosthetics	\$3,000
Rehabilitative therapy (inpatient)	\$150 per visit
Rehabilitative therapy (outpatient) (1 per accident)	\$450
Transportation	\$400

Support care

Adult companion lodging	\$150
Family care	\$75
Pet boarding	\$35

Accidental death and dismemberment

Death benefit	\$50,000
Both hands or both feet	\$50,000
Sight of both eyes	\$50,000
Speech and hearing in both ears	\$50,000
One hand and one foot	\$50,000
One foot and sight of one eye	\$50,000
One hand and sight of one eye	\$50,000
Sight of one eye	\$25,000
Speech or hearing in both ears	\$25,000
One hand or one foot	\$25,000
Thumb and index finger of one hand	\$12,500
Public transportation	\$50,000
Spouse	50% of employee benefit
Child	25% of employee benefit

Monthly cost of coverage

Coverage type

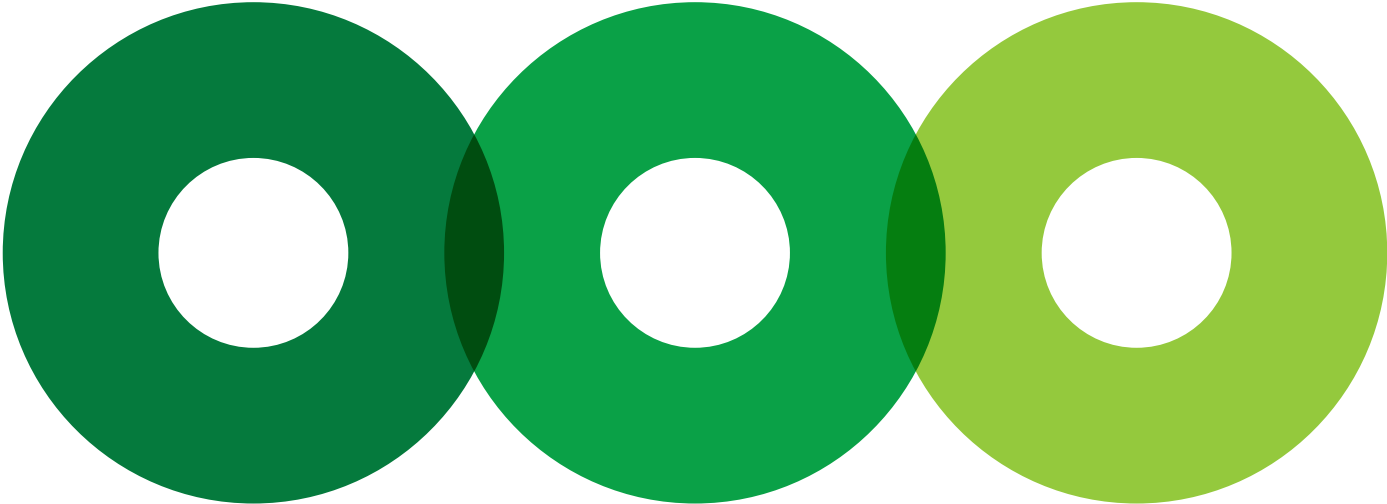
Employee only	\$5.78
Employee and spouse	\$9.62
Employee and child(ren)	\$13.35
Employee and family	\$19.12

Rates are subject to change.



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.



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 annual 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.

How to enroll

bgsu.edu/human-resources/benefits

How to file an accident benefit claim

Information needed to initiate the claim

Employee

- Personal information will be pre-filled in the submission
- Date of event

Spouse or child

- Insured's full name
- Address
- Date of birth
- Date of event

How to submit the claim

Go to the Securian Financial website LifeBenefits.com and log in.

- **User ID:** BGSU followed by your 10 digit employee ID number
- **Initial password:** Your eight-digit date of birth (MMDDYYYY) followed by the last four digits of your Social Security number
- If you've previously logged in to LifeBenefits™, use the password you created.
- Select "Start a new claim."
- Answer all questions to the best of your ability with your claim.

If you do not have the necessary documents available at the time of submission, you can upload it and any additional information by returning to LifeBenefits.com and clicking on "My claims."

If you have questions, need assistance or want to file your claim over the phone, call Securian Financial at **1-888-658-0193**.

Additional information

Can I take my coverage with me if I leave Bowling Green State University?

If you leave Bowling Green State University 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 full-time employees
- 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 Bowling Green State University.

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 our educational microsite for more information about your coverage options and costs. Visit securian.com/bgsu-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 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; 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 (this exclusion does not apply to an accidental death benefit).

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 Bowling Green State University. 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 23-32590.34 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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