

Accident insurance

Cover expenses your major medical may not



Cash benefit paid directly to you when you need it most

If you're injured in a covered accident* — like a fall that results in a broken bone — accident insurance offers protection that goes beyond what medical insurance covers, paying you a cash benefit to help cover bills, recovery costs or everyday expenses.

Key benefits

- **Get paid \$50 for annual health and wellness screenings, including an annual exam.**
- Many accidents are covered, including injury and hospital care benefits, child and adult organized sports, emergency care and follow-up care.
- You may receive multiple cash payments throughout the year for accidents, paid directly to you to use for medical or non-medical expenses.
- Helps cover out-of-pocket expenses that your health insurance may not.
- Provides cash payment for loss of limb, sight or hearing resulting from a covered dismemberment.
- Additional payments may be available if also enrolled in critical illness and hospital indemnity insurance.

Here's an example of how it works**

1

Start with a plan

You elect high coverage.

2

An unexpected injury

You slip and break your leg (requiring surgery), get a concussion and spend two days in the hospital.

3

Protection that pays

You submit a claim, get \$10,300 and use it for whatever you need.

*A covered accident is defined as an accident that occurs outside the course and scope of your employment.

**This hypothetical example is for illustrative purposes only. Actual experience and benefit payouts may vary from this example.

Accident insurance plan coverage and benefit payments

It provides a cash payment to help you offset expenses incurred due to an accident.

Injury benefits	Low plan	Medium plan	High plan
Burns (2nd degree)			
Less than 10% of body	\$500	\$750	\$1,000
Between 10 and 20% of body	\$1,000	\$1,500	\$2,000
20% or more of body	\$6,500	\$8,000	\$10,000
Burns (3rd degree)			
Less than 10% of body	\$1,000	\$1,500	\$2,000
Between 10 and 20% of body	\$2,000	\$3,000	\$4,000
20% or more of body	\$16,000	\$20,000	\$25,000
Concussion	\$150	\$200	\$300
Dislocation (surgical)			
Ankle	\$1,800	\$2,700	\$3,600
Collarbone	\$1,200	\$1,800	\$2,400
Elbow	\$1,200	\$1,800	\$2,400
Finger	\$600	\$900	\$1,200
Foot (excluding toes)	\$1,800	\$2,700	\$3,600
Hand (excluding fingers)	\$1,200	\$1,800	\$2,400
Hip/Thigh	\$6,000	\$9,000	\$12,000
Knee	\$3,000	\$4,500	\$6,000
Lower jaw	\$1,200	\$1,800	\$2,400
Ribs	\$1,200	\$1,800	\$2,400
Shoulder	\$1,800	\$2,700	\$3,600
Toe	\$600	\$900	\$1,200
Wrist	\$1,200	\$1,800	\$2,400
Non-surgical	50% of surgical benefit	50% of surgical benefit	50% of surgical benefit
Partial dislocation	25% of non-surgical benefit	25% of non-surgical benefit	25% of non-surgical benefit
Eye injury			
With surgery	\$200	\$300	\$400
Removal of foreign object	\$100	\$150	\$200
Fracture (surgical)			
Ankle	\$1,200	\$1,800	\$2,400
Collarbone	\$1,200	\$1,800	\$2,400
Coccyx	\$1,200	\$1,800	\$2,400
Facial (excluding lower jaw)	\$1,200	\$1,800	\$2,400
Finger	\$480	\$720	\$960
Foot (excluding toes)	\$1,200	\$1,800	\$2,400
Hand (excluding fingers)	\$1,200	\$1,800	\$2,400
Hip/Thigh	\$6,000	\$9,000	\$12,000
Kneecap	\$1,200	\$1,800	\$2,400
Lower jaw	\$1,200	\$1,800	\$2,400
Lower leg	\$3,600	\$5,400	\$7,200
Nose	\$1,200	\$1,800	\$2,400
Pelvis	\$3,600	\$5,400	\$7,200
Ribs	\$1,200	\$1,800	\$2,400
Sacrum	\$1,200	\$1,800	\$2,400
Shoulder blade	\$1,200	\$1,800	\$2,400
Skull - depressed	\$6,000	\$9,000	\$12,000
Skull - non-depressed	\$3,600	\$5,400	\$7,200
Sternum	\$4,200	\$6,300	\$8,400

Accident insurance continued

Injury benefits	Low plan	Medium plan	High plan
Toe	\$480	\$720	\$960
Upper arm	\$1,200	\$1,800	\$2,400
Vertebral body	\$3,600	\$5,400	\$7,200
Vertebral processes	\$1,200	\$1,800	\$2,400
Wrist or forearm	\$1,200	\$1,800	\$2,400
Non-surgical	50% of surgical benefit	50% of surgical benefit	50% of surgical benefit
Chip fracture	25% of non-surgical benefit	25% of non-surgical benefit	25% of non-surgical benefit
Lacerations			
No repair	\$30	\$45	\$60
Less than 2 inches	\$50	\$75	\$100
At least 2 inches but less than 6 inches	\$200	\$300	\$400
6 inches or greater	\$400	\$600	\$800
Organized sports injury	25% of the total accident claim amount up to a max of \$10,000	25% of the total accident claim amount up to a max of \$10,000	25% of the total accident claim amount up to a max of \$10,000
Paralysis			
Quadriplegia	\$10,000	\$15,000	\$20,000
Paraplegia	\$5,000	\$7,500	\$10,000
Hemiplegia	\$5,000	\$7,500	\$10,000
Uniplegia	\$2,500	\$3,750	\$5,000
Triplegia	\$7,500	\$11,250	\$15,000
Emergency care	Low plan	Medium plan	High plan
Ambulance			
Ground or water	\$200	\$300	\$400
Air	\$1,400	\$2,100	\$2,800
Blood, plasma or platelets transfusion	\$300	\$400	\$500
Emergency dental			
Crown	\$200	\$300	\$400
Extraction	\$100	\$150	\$200
Filling	\$50	\$75	\$100
Emergency room treatment	\$200	\$300	\$400
Initial physician's office visit	\$100	\$150	\$200
Urgent care facility visit	\$100	\$150	\$200
Hospital care	Low plan	Medium plan	High plan
Coma	\$10,000	\$15,000	\$20,000
Diagnostic testing	\$175	\$250	\$325
Hospital stay			
Initial benefit, non-ICU	\$1,000	\$1,500	\$2,000
Initial benefit, ICU	\$2,000	\$3,000	\$4,000
Daily benefit, non-ICU	\$200	\$300	\$400
Daily benefit, ICU	\$500	\$750	\$1,000
Medical observation unit	\$200	\$300	\$400
Spinal injection for pain management	\$100	\$150	\$200
Surgical anesthesia			
General	\$100	\$150	\$200
Regional	\$50	\$75	\$100
X-ray	\$75	\$100	\$125

Accident insurance continued

Accidental death and dismemberment	Low plan	Medium plan	High plan
Death benefit			
Employee	\$20,000	\$30,000	\$50,000
Spouse	\$20,000	\$30,000	\$50,000
Child	\$10,000	\$15,000	\$25,000
Dismemberment			
Employee	Up to \$20,000	Up to \$30,000	Up to \$50,000
Spouse	Up to \$20,000	Up to \$30,000	Up to \$50,000
Child	Up to \$10,000	Up to \$15,000	Up to \$25,000
Public transportation			
Employee	\$20,000	\$30,000	\$50,000
Spouse	\$20,000	\$30,000	\$50,000
Child	\$10,000	\$15,000	\$25,000
Surgery	Low plan	Medium plan	High plan
Abdominal or pelvic, cranial or thoracic surgery	\$1,000	\$1,500	\$2,000
Inpatient surgery	\$200	\$300	\$400
Joint replacement surgery of elbow, hip, knee or shoulder	\$1,000	\$1,500	\$2,000
Knee cartilage			
Open	\$1,000	\$1,500	\$2,000
Arthroscopic	\$200	\$300	\$400
Outpatient surgery			
Tier 1: Refer to your certificate for details	\$200	\$300	\$400
Tier 2: Refer to your certificate for details	\$200	\$300	\$400
Ruptured disc surgery	\$1,000	\$1,500	\$2,000
Skin graft	50% of applicable burn benefit	50% of applicable burn benefit	50% of applicable burn benefit
Tendon, ligament or rotator cuff surgery			
Open	\$1,000	\$1,500	\$2,000
Arthroscopic	\$200	\$300	\$400
Follow-up care	Low plan	Medium plan	High plan
Adaptive home and vehicle	\$1,500	\$2,000	\$3,000
Appliances			
Tier 1: Refer to your certificate for details	\$150	\$225	\$300
Tier 2: Refer to your certificate for details	\$500	\$750	\$1,000
Follow-up physician's office visit	\$50	\$75	\$100
Post-traumatic stress disorder	\$200	\$400	\$600
Prescription drugs	\$50	\$60	\$70
Prosthetics			
One prosthetic	\$1,000	\$1,500	\$2,000
Two or more prosthetics	\$2,000	\$3,000	\$4,000
Rehabilitative therapy (inpatient)	\$200	\$300	\$400
Rehabilitative therapy (outpatient)	\$50	\$75	\$100
Transportation	\$200	\$300	\$400

Accident insurance continued

Support care	Low plan	Medium plan	High plan
Adult companion lodging	\$150	\$225	\$300
Family care	\$50	\$75	\$100
Pet boarding	\$25	\$30	\$35

Monthly cost of coverage

Coverage type	Low plan	Medium plan	High plan
Employee only	\$3.06	\$4.03	\$5.32
Employee and spouse	\$4.85	\$6.39	\$8.46
Employee and child(ren)	\$5.65	\$7.76	\$10.51
Employee and family	\$8.79	\$12.00	\$16.19

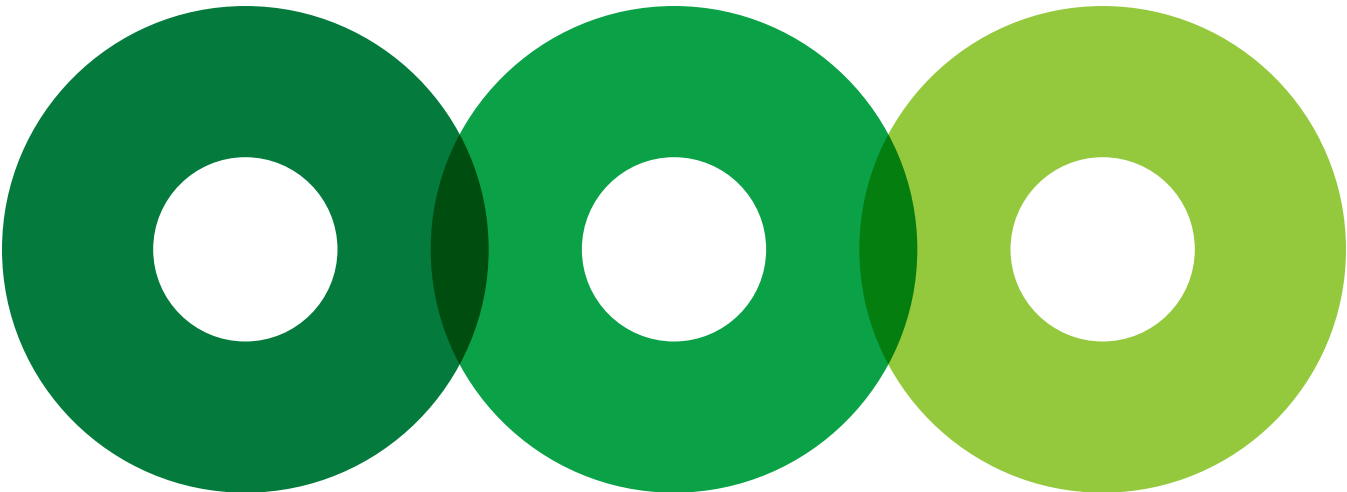
Rates are subject to change.



Get paid \$50 for annual health and 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.

To file a health and wellness claim, go to LifeBenefits.com.



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

Complete your enrollment through Workday.

How to file an accident insurance benefit claim

It's easy to file an accident insurance 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

Employee

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

Spouse and children

- 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:** UAS followed by your 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 them 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 University of Arkansas?

If you leave University of Arkansas, including for 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 and part-time employees working at least 20 hours per week
- 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 University of Arkansas.

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 securian.com/uas-insurance for more information about your coverage options and costs.

Accident insurance exclusions

Are there any other exclusions that apply?

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. intentionally self-inflicted injury or self-destruction, whether sane or insane;
2. suicide or attempted suicide, whether sane or insane;
3. the insured's commission of a felony;
4. the insured's voluntary 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;
5. 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;
6. 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;
7. travel in or descent from any aircraft, except as a fare-paying passenger on a regularly scheduled commercial flight on a licensed passenger aircraft;
8. war or any act of war (not including an act of terrorism), whether declared or undeclared;
9. the insured's participation in the following activities: scuba diving, bungee jumping, base jumping, hang gliding, sail gliding, parasailing, parakiting, or mountain climbing;
10. the insured riding or driving in any motor-driven vehicle in an organized race, stunt show or speed test; or
11. the insured practicing for or participating in any professional competitive athletics.

Benefits are not payable for any care, treatment or diagnostic measures which were received outside of the United States or United States Territories.

Group accident insurance

Limitations and exclusions apply. This policy has exclusions, limitations, reduction of benefits, 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. 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 23-32590.3 or a state variation thereof. Product availability, features and exclusions may vary by state.

Other benefit limitations may exist and vary by covered benefit. Please refer to your plan documents for more information.

This material presentation provides general information to the recipient. Securian Financial cannot provide legal or tax advice, including but not limited to questions regarding ERISA and Health Savings Accounts. 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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