

Hospital indemnity insurance

Cover expenses your major medical may not



Cash benefit paid directly to you when you need it most

Hospital indemnity insurance offers protection that goes beyond what medical insurance covers, paying you a daily cash benefit if you end up in the hospital for any reason. Use it for bills, rent or whatever helps you stay on track while you heal.

Key benefits

- **Get paid \$50 for annual health and wellness screenings, including an annual exam.**
- Cash payments paid directly to you for planned and unplanned hospitalizations to use for medical and non-medical expenses.
- Payments are available for outpatient mental health and substance abuse screenings.
- Ability to submit labor and delivery claim ahead of hospital stay at 36 weeks pregnant and be paid.
- Helps cover out-of-pocket expenses that your health insurance may not fully cover.
- Additional payments may be available if also enrolled in accident and critical illness insurance.

Here's an example of how it works*

1

Start with a plan

You elect high coverage.

2

The road to recovery

You climb a ladder to paint and come down the fast way, breaking your arm. You don't need surgery, but you spend two days in the hospital (non-ICU).

3

Protection that pays

You submit a claim, get \$1,700 and use it for whatever you need.

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

Hospital indemnity insurance plan coverage and benefit payments

It provides a cash payment to help you offset hospitalization expenses.

Covered hospital benefits	Low plan	Medium plan	High plan
Hospital stay or admission – initial benefit (accident and sickness)*			
Non-ICU	\$500	\$1,000	\$1,500
ICU	\$500	\$1,000	\$1,500
Hospital stay – daily benefit (accident and sickness)			
Non-ICU: 364 days maximum per admission	\$100 per day	\$150 per day	\$200 per day
ICU: 60 days maximum per admission	\$100 per day	\$150 per day	\$200 per day
Inpatient mental health disorder stay	\$100 per day	\$150 per day	\$200 per day
Inpatient substance use disorder stay	\$100 per day	\$150 per day	\$200 per day
Newborn routine: 3 days maximum	\$100 per day	\$150 per day	\$200 per day
Outpatient mental health and substance use disorder diagnostic screening after outpatient diagnostic exams	\$100	\$150	\$200

The initial hospital stay benefit is paid out on the first day. The daily benefit is paid out on day two. For example, you go into the hospital on June 1, you will be paid for the initial stay benefit for June 1 and the daily benefits starting June 2. ICU benefits for Hospital Stay Admission and Hospital Stay Daily pay in addition to the Non-ICU benefits.

*Minimum of 18 hours of continuous confinement

Monthly cost of coverage

	Low plan	Medium plan	High plan
Employee	\$5.17	\$8.55	\$11.93
Employee and spouse	\$10.21	\$16.94	\$23.67
Employee and child	\$8.65	\$14.71	\$20.76
Employee and family	\$14.54	\$24.60	\$34.67

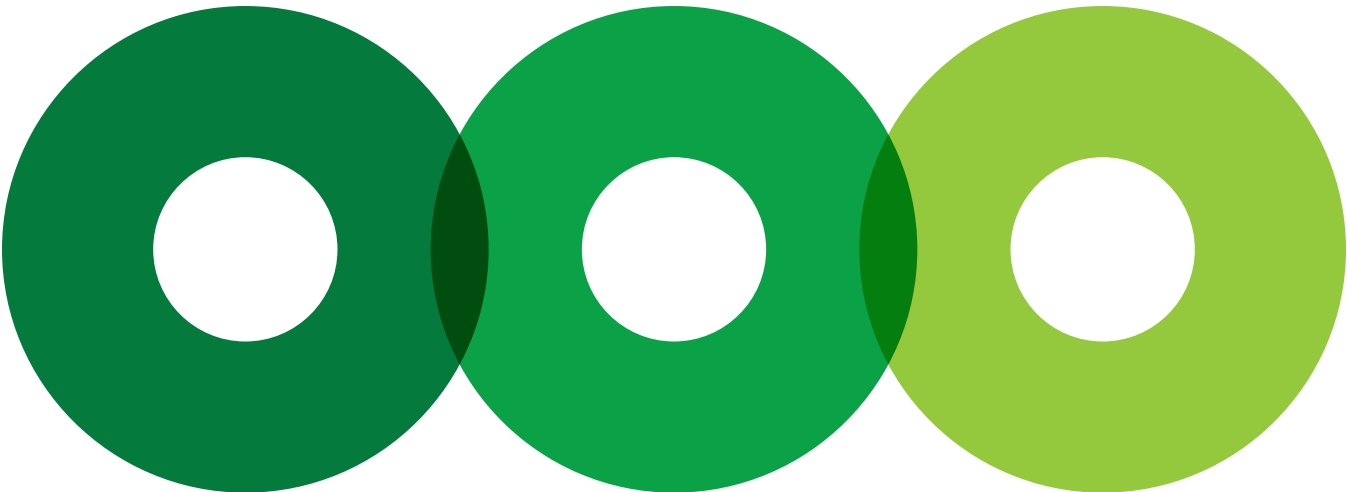
Rates are subject to change.



Get paid \$50 for annual health and wellness screenings including an annual exam

It pays to visit the doctor. You and your spouse are eligible for a \$50 health and wellness payment each year when you are enrolled in hospital indemnity 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 a hospital indemnity insurance benefit claim

It's easy to file a hospital indemnity 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

Hospital indemnity 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.



Prepare for parenthood with BenefitBump

Adding to your family is joyful and exciting. It can also be hard to navigate. Your employer offers BenefitBump to support you along your parenthood journey at no additional cost to you. Register for BenefitBump and learn how to navigate your time off, return to work and so much more.

Visit mybenefitbump.com to get started and use access code: UAS.

Hospital indemnity exclusions

In no event will we pay benefits where the insured's injury or illness 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 (this exclusion does not apply to the inpatient substance use disorder stay benefit, or the inpatient mental health disorder stay benefit);
2. the insured's commission of or attempt to commit a felony;
3. 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 (this exclusion does not apply to the inpatient substance use disorder stay benefit, or the inpatient mental health disorder stay benefit);
4. war or any act of war (not including an act of terrorism), whether declared or undeclared;
5. dental or plastic surgery for cosmetic purposes except when due to: a) reconstructive surgery, when the service is related to or follows surgery resulting from an injury or illness; or b) a congenital disease or anomaly of a covered dependent child; or c) congenital defects in newborns;
6. a newborn child's routine nursing or routine well baby care during the initial confinement in a hospital (this exclusion does not apply to the newborn routine stay benefit).

In no event will we pay benefits where the insured's accident or injury 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. 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;
2. the insured traveling in or descending from any aircraft, except as a fare-paying passenger on a regularly scheduled commercial flight on a licensed passenger aircraft;
3. the insured participating in the following activities: scuba diving, bungee jumping, base jumping, hang gliding, sail gliding, parasailing, parakiting, or mountain climbing;
4. the insured riding or driving in any motor-driven vehicle in an organized race, stunt show or speed test;
5. resulting complications from medical or surgical treatment or diagnostic procedures when the outcome is not as planned or expected, including claims of medical malpractice; or
6. the insured practicing for or participating in any professional competitive athletics.

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.

Group hospital indemnity 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 23-32598.3 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 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.

Value-added services availability and features may vary by state. Access to BenefitBump is not contingent upon participation in the group hospital indemnity insurance product, nor any other product offered by Securian Financial Group, Inc., and its insurance company subsidiaries.

The relationship between BenefitBump, LLC and Securian Financial Group, Inc., is that of independent contractor. BenefitBump, LLC is responsible for the services it provides and does not have the power or authority to obligate or bind Securian Financial Group, Inc., in any manner beyond that which is contractually agreed to by the parties.

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.



PREPARE
PROTECT
SECURE

securian.com

400 Robert Street North, St. Paul, MN 55101-2098
©2026 Securian Financial Group, Inc. All rights reserved.

F112768-1 9-2026 DOFU 5-2026
5007243