

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 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



Here's an example of how it works*



Janet elects coverage for herself offered by Rutherford County.



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 \$7,600 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

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	\$400
Dislocation (surgical)	
Ankle	\$3,200
Collarbone	\$2,400
Elbow	\$1,600
Finger	\$800
Foot	\$3,200
Hand (excluding fingers)	\$1,600
Hip/thigh	\$8,000
Knee	\$6,000
Lower jaw	\$1,600
Ribs	\$1,600
Shoulder	\$2,400
Toe	\$800
Wrist	\$2,400
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)	
Ankle	\$2,000
Collarbone	\$1,200
Coccyx	\$1,200
Facial (excluding lower jaw)	\$2,800
Finger	\$1,200
Foot	\$2,000
Hand (excluding fingers)	\$2,400
Hip/thigh	\$8,000
Kneecap	\$2,000
Lower jaw	\$2,000
Lower leg	\$4,000
Nose	\$2,000
Pelvis	\$6,000

Injury benefits

Ribs	\$2,000
Sacrum	\$4,000
Shoulder blade	\$4,000
Skull - depressed	\$12,000
Skull - non-depressed	\$8,000
Sternum	\$6,000
Toe	\$800
Upper arm	\$2,800
Vertebral body	\$4,000
Vertebral processes	\$1,600
Wrist or forearm	\$2,000
Non-surgical	50% of surgical benefit
Chip fracture	25% of non-surgical benefit
Lacerations	
With repair (less than 2 inches)	\$200
With repair (2-6 inches)	\$400
With repair (greater than 6 inches)	\$600
Without repair	\$100
Organized sports injury	25% of the total accident claim amount up to a max of \$3,000
Paralysis	
Quadriplegia	\$50,000
Paraplegia	\$25,000
Hemiplegia	\$25,000
Uniplegia	\$12,500
Traumatic brain injury	\$800
Emergency care	
Ambulance	
Ground or water	\$500
Air	\$2,000
Blood, plasma or platelets transfusion	\$600
Emergency dental	
Crown	\$300
Extraction	\$150
Filling	\$75
Emergency room treatment	\$300
Initial physician's office visit	\$200
Urgent care facility visit	\$250

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

Accident insurance continued

Hospital care

Coma	\$20,000
Diagnostic testing	\$300
Hospital stay	
Initial benefit, non-ICU	\$2,000
Initial benefit, ICU	\$4,000
Daily benefit, non-ICU	\$300
Daily benefit, ICU	\$600
Spinal injection for pain management	\$150
Surgical anesthesia	
General	\$200
Regional	\$100
X-ray	\$200

Surgery

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

Follow-up care

Adaptive home and vehicle	\$3,000
Appliances	
Tier 1	\$200
Tier 2	\$1,000
Follow-up physician's visit	\$150
Post-traumatic stress disorder	\$700
Prescription drugs	\$30
Prosthetics	
One prosthetic	\$2,000
Two or more prosthetics	\$4,000
Rehabilitative therapy (inpatient)	\$200
Rehabilitative therapy (outpatient)	\$600
Transportation	\$500

Support care

Adult companion lodging	\$200
Family care	\$100
Pet boarding	\$50

Accidental death and dismemberment

Death benefit	\$50,000
Dismemberment	
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

Monthly cost of coverage

Coverage type	Accident and MASA rates
Employee only	\$10.28
Employee and spouse	\$17.60
Employee and child	\$22.42
Employee and family	\$29.13

Rates are subject to change.

Emergency Transport Protection powered by MASA®

If you, your spouse and/or children are enrolled in accident insurance and experience a covered medical emergency requiring an ambulance ride, you may be eligible to leverage the MASA service to cover the out-of-pocket expenses from the transport. To learn more, view this [flyer](#).

When to enroll and how to file a claim

When can you enroll?

You can enroll:

- Within 30 days of initial eligibility period
- During your annual enrollment window
- Within 30 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

Visit mybenefitschannel.com to complete your benefits enrollment.

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

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:** RCG followed by your six-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 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 Rutherford County?

If you leave Rutherford County 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 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 Rutherford County Government and Schools.

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/rutherford-county-insurance.

Accident insurance exclusions and limitations

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 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 Rutherford County Government & Board of Education. 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 23-32590.41 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.

Emergency Transport Protection powered by MASA is provided through a membership program. In Florida, Emergency Transport Protection is powered by MASAF. Where applicable, Emergency Transport Protection is offered through Obsidian Insurance Company, with its principal place of business at 1330 Avenue of the Americas, Suite 23A, New York, NY 10019. Coverage is not available in all states and is subject to the company underwriting guidelines and the issued policy. Policy forms and policy terms may vary by state and territory. This material is for informational purposes only and does not provide any coverage. The benefits listed, and the descriptions thereof, do not represent the full terms and conditions applicable for usage and may only be offered in some memberships or policies. Premiums and benefits vary depending on the plan selected. Out-of-pocket amounts vary based upon circumstances, primary coverage, and changes in federal and state laws. For a complete list of benefits, premiums, terms, conditions, and restrictions, please refer to the applicable member services agreement or policy for your state.

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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.



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[securian.com](https://www.securian.com)

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