

# 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
- Higher payment available for receiving care at employer's preferred facility
- 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



### Here's an example of how it works\*



Janet elects coverage for herself offered by Ardent.



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 **\$5,800 payment** from Securian Financial (\$7,250 payment if at a designated facility).



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 that occur due to an accident.

<b>Injury benefits</b>	<b>Non-designated facility</b>	<b>Designated facility*</b>	<b>Injury benefits</b>	<b>Non-designated facility</b>	<b>Designated facility*</b>
<b>Burns (2nd degree)</b>			Kneecap	\$2,000	\$2,500
Less than 10% of body	\$300	\$375	Lower jaw	\$2,000	\$2,500
Between 10 and 20% of body	\$750	\$938	Lower leg	\$4,000	\$5,000
20% or more of body	\$1500	\$1,875	Nose	\$800	\$1,000
<b>Burns (3rd degree)</b>			Pelvis	\$6,000	\$7,500
Less than 10% of body	\$3,000	\$3,750	Ribs	\$2,000	\$2,500
Between 10 and 20% of body	\$7,500	\$9,375	Sacrum	\$4,000	\$5,000
20% or more of body	\$15,000	\$18,750	Shoulder blade	\$4,000	\$5,000
<b>Concussion</b>	\$400	\$500	Skull - depressed	\$12,000	\$15,000
<b>Dislocation (surgical)</b>			Skull - non-depressed	\$8,000	\$10,000
Ankle	\$3,200	\$4,000	Sternum	\$6,000	\$7,500
Collarbone	\$1,600	\$2,000	Toe	\$800	\$1,000
Elbow	\$1,600	\$2,000	Upper arm	\$2,800	\$3,500
Finger	\$800	\$1,000	Vertebral body	\$4,000	\$5,000
Foot	\$3,200	\$4,000	Vertebral processes	\$1,600	\$2,000
Hand (excluding fingers)	\$1,600	\$2,000	Wrist or forearm	\$2,000	\$2,500
Hip/thigh	\$8,000	\$10,000	Non-surgical	50% of surgical benefit	50% of surgical benefit
Knee	\$6,000	\$7,500	Chip fracture	25% of non-surgical benefit	25% of non-surgical benefit
Lower jaw	\$1,600	\$2,000			
Ribs	\$1,600	\$2,000	<b>Laceration</b>		
Shoulder	\$2,400	\$3,000	With repair	\$500	\$625
Toe	\$800	\$1,000	Without repair	\$100	\$125
Wrist	\$2,400	\$3,000	<b>Organized sports injury</b>	25% increase in claim, up to \$3,000	25% increase in claim, up to \$3,000
Non-surgical	50% of surgical benefit	50% of surgical benefit			
Partial dislocation	25% of non-surgical benefit	25% of non-surgical benefit	<b>Paralysis</b>		
<b>Eye injury</b>			Quadriplegia	\$30,000	\$37,500
With surgery	\$400	\$500	Paraplegia	\$15,000	\$18,750
Removal of foreign object	\$100	\$125	Hemiplegia	\$15,000	\$18,750
<b>Fracture (surgical)</b>			Uniplegia	\$7,500	\$9,375
Ankle	\$2,000	\$2,500	<b>Traumatic brain injury</b>	\$800	\$1,000
Collarbone	\$1,200	\$1,500			
Coccyx	\$1,200	\$1,500			
Facial (excluding lower jaw)	\$2,800	\$3,500			
Finger	\$1,200	\$1,500			
Foot	\$2,000	\$2,500			
Hand (excluding fingers)	\$2,400	\$3,000			
Hip/thigh	\$8,000	\$10,000			

Coverage may vary by state. See your plan documents for more information.

Accident insurance continued

<b>Emergency care</b>	<b>Non-designated facility</b>	<b>Designated facility*</b>
<b>Ambulance</b>		
Ground or water	\$500	\$625
Air	\$2,000	\$2,500
<b>Blood, plasma or platelets transfusion</b>	\$600	\$750
<b>Emergency dental</b>		
Crown	\$300	\$375
Extraction	\$150	\$188
Filling	\$50	\$63
<b>Emergency room treatment</b>	\$300	\$375
<b>Initial physician's office visit</b>	\$200	\$250
<b>Urgent care visit</b>	\$250	\$313

<b>Hospital care</b>	<b>Non-designated facility</b>	<b>Designated facility*</b>
<b>Coma</b>	\$20,000	\$25,000
<b>X-ray</b>	\$150	\$188
<b>Diagnostic testing</b>	\$300	\$375
<b>Hospital stay</b>		
Initial benefit, non-ICU	\$1,000	\$1,250
Initial benefit, ICU	\$2,000	\$2,500
Daily benefit, non-ICU	\$200	\$250
Daily benefit, ICU	\$400	\$500
<b>Spinal injection for pain management</b>	\$150	\$188
<b>General anesthesia</b>	\$200	\$250
<b>Regional anesthesia</b>	\$100	\$125

<b>Surgery</b>	<b>Non-designated facility</b>	<b>Designated facility*</b>
<b>Abdominal or pelvic</b>	\$2,000	\$2,500
<b>Cranial</b>	\$2,000	\$2,500
<b>Thoracic</b>	\$2,000	\$2,500
<b>Inpatient surgery</b>	\$1,500	\$1,875
<b>Joint replacement surgery</b>	\$1,500	\$1,875
<b>Knee cartilage</b>		
Open	\$1,500	\$1,875
Arthroscopic	\$750	\$938
<b>Outpatient surgery</b>		
Tier 1	\$500	\$625
Tier 2	\$1,000	\$1,250
<b>Ruptured disc</b>	\$1,500	\$1,875
<b>Skin graft</b>	50% of burn benefit	50% of burn benefit
<b>Tendon, ligament or rotator cuff surgery</b>		
Open	\$1,500	\$1,875
Arthroscopic	\$750	\$938

<b>Follow-up care</b>	<b>Non-designated facility</b>	<b>Designated facility*</b>
<b>Adaptive home &amp; vehicle</b>	\$3,000	\$3,750
<b>Appliances</b>		
Tier 1	\$200	\$250
Tier 2	\$1,000	\$1,250
<b>Follow-up physician's visit</b>	\$150	\$188
<b>PTSD</b>	\$700	\$875
<b>Prescription drug</b>	\$40	\$50
<b>Prosthetics</b>		
One prosthetic	\$2,000	\$2,500
Two or more prosthetics	\$4,000	\$5,000
<b>Rehab therapy (inpatient)</b>	\$200	\$250
<b>Rehab therapy (outpatient)</b>	\$600	\$750
<b>Transportation</b>	\$500	\$625

<b>Support care</b>	<b>Non-designated facility</b>	<b>Designated facility*</b>
<b>Adult companion lodging</b>	\$200	\$250
<b>Family care</b>	\$100	\$125
<b>Pet boarding</b>	\$50	\$63

<b>Accidental death and dismemberment</b>	<b>Non-designated facility</b>	<b>Designated facility*</b>
<b>Death<sup>^</sup></b>	\$25,000	N/A
<b>Dismemberment<sup>^</sup></b>		
Both hands or both feet	\$25,000	N/A
Sight of both eyes	\$25,000	N/A
Speech and hearing in both ears	\$25,000	N/A
One hand and one foot	\$25,000	N/A
One foot and sight of one eye	\$25,000	N/A
One hand and sight of one eye	\$25,000	N/A
Sight of one eye	\$12,500	N/A
Speech or hearing in both ears	\$12,500	N/A
One hand or one foot	\$12,500	N/A
Thumb and index finger of one hand	\$6,250	N/A
<b>Public transportation</b>	Additional 100% of AD&D benefit	

\*Benefits increase 25 percent if you are treated at a designated facility. Benefit amounts listed pay in lieu of the non-designated facility amount showing and are not stacked. Not applicable to accidental death and dismemberment or health and wellness benefit.

<sup>^</sup>Benefits listed for employees. Spouse/domestic partners get 50 percent of the listed amount. Children get 25 percent of the listed amount.

# Monthly cost of coverage

## Coverage type

Employee only	\$8.06
Employee and spouse/domestic partner	\$13.20
Employee and child	\$18.23
Employee and family	\$26.08

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/domestic partner 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](http://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

To enroll go to: [www.getardentbenefits.com/enroll](http://www.getardentbenefits.com/enroll)

## 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/domestic partner 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](http://LifeBenefits.com) and log in.

- **User ID:** ARDH 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 it and any additional information by returning to [LifeBenefits.com](http://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 Ardent?

If you leave Ardent 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 and part-time employees, working a minimum of 20 hours per week
- Spouse/domestic partner 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/domestic partner 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 Ardent.

## 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/ardent-insurance](https://securian.com/ardent-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 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, self-destruction, or autoeroticism, whether sane or insane;
  2. suicide or attempted suicide, whether sane or insane;
  3. the insured's commission of, or attempt to commit, a felony, or to which a contributing cause was the insured's being engaged in an illegal occupation;
  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 intentionally 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 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. 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 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 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 AHS Management Company, Inc. 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.

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