

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 and/or hospital indemnity insurance
- Many accidents are covered, including injury and hospital care benefits, surgical and non-surgical treatment, 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 (high plan option) for herself offered by Purdue.



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 an \$8,700 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	Low plan	High plan	Injury benefits	Low plan	High plan
Burns (2nd degree)			Lower leg	\$3,000	\$5,600
Less than 10% of body	\$150	\$300	Nose	\$800	\$1,500
Between 10 and 20% of body	\$375	\$750	Pelvis	\$4,500	\$8,000
20% or more of body	\$1,000	\$1,750	Ribs	\$600	\$1,200
Burns (3rd degree)			Sacrum	\$2,250	\$5,000
Less than 10% of body	\$1,500	\$3,000	Shoulder blade	\$2,400	\$5,000
Between 10 and 20% of body	\$4,500	\$10,000	Skull - depressed	\$4,000	\$10,000
20% or more of body	\$10,000	\$22,000	Skull - non-depressed	\$2,000	\$3,500
Concussion	\$150	\$450	Sternum	\$480	\$1,000
Dislocation (surgical)			Toe	\$320	\$800
Ankle	\$2,000	\$3,600	Upper arm	\$2,800	\$5,500
Collarbone	\$1,500	\$3,000	Vertebral body	\$4,480	\$8,400
Elbow	\$1,500	\$3,000	Vertebral processes	\$1,920	\$4,000
Finger	\$350	\$700	Wrist or forearm	\$2,400	\$5,000
Foot (excluding toes)	\$2,000	\$3,600	Non-surgical	50% of surgical benefit	50% of surgical benefit
Hand (excluding fingers)	\$1,500	\$3,000	Chip fracture	25% of non-surgical benefit	25% of non-surgical benefit
Hip/thigh	\$5,100	\$8,000			
Knee	\$3,200	\$6,000	Lacerations		
Lower jaw	\$1,500	\$3,000	No repair	\$20	\$60
Ribs	\$1,020	\$1,600	Less than 2 inches	\$40	\$120
Shoulder	\$2,000	\$4,400	At least 2 inches but less than 6 inches	\$160	\$480
Toe	\$350	\$700	6 inches or greater	\$320	\$960
Wrist	\$1,500	\$3,000	Paralysis		
Non-surgical	50% of surgical benefit	50% of surgical benefit	Quadriplegia	\$16,000	\$30,000
Partial dislocation	25% of non-surgical benefit	25% of non-surgical benefit	Paraplegia	\$12,000	\$22,500
			Hemiplegia	\$8,000	\$15,000
Eye injury			Uniplegia	\$4,000	\$7,500
With surgery	\$225	\$420			
Removal of foreign object	\$60	\$120			
Fracture (surgical)					
Ankle	\$2,400	\$5,000			
Collarbone	\$1,920	\$4,000			
Coccyx	\$400	\$1,000			
Facial (excluding lower jaw)	\$2,000	\$4,000			
Finger	\$320	\$800			
Foot (excluding toes)	\$2,400	\$5,000			
Hand (excluding fingers)	\$2,400	\$5,000			
Hip/thigh	\$4,000	\$10,000			
Kneecap	\$2,400	\$5,000			
Lower jaw	\$1,920	\$4,000			

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

Accident insurance continued

Emergency care	Low plan	High plan
Ambulance		
Ground or water	\$240	\$600
Air	\$1,000	\$2,500
Blood, plasma or platelets transfusion	\$400	\$650
Emergency dental		
Crown	\$250	\$480
Extraction	\$60	\$180
Filling	\$30	\$90
Emergency room treatment	\$150	\$300
Initial physician's office visit	\$60	\$150
Urgent care facility visit	\$150	\$300

Hospital care	Low plan	High plan
Coma	\$11,500	\$20,000
Diagnostic testing	\$80	\$500
Hospital stay		
Initial benefit, non-ICU	\$1,000	\$1,750
Initial benefit, ICU	\$1,000	\$1,750
Daily benefit, non-ICU	\$300	\$450
Daily benefit, ICU	\$475	\$700
X-ray	\$50	\$100

Surgery	Low plan	High plan
Abdominal or pelvic, cranial or thoracic surgery	\$800	\$2,500
Inpatient surgery	\$500	\$1,000
Joint replacement surgery of elbow, hip, knee or shoulder	\$500	\$1,000
Knee cartilage		
Open	\$500	\$1,000
Arthroscopic	\$150	\$280
Outpatient surgery		
Tier 1	\$150	\$300
Tier 2	\$300	\$600
Ruptured disc surgery	\$500	\$1,000
Skin graft	25% of applicable burn benefit	25% of applicable burn benefit
Tendon, ligament, or rotator cuff surgery		
Open	\$550	\$1,020
Arthroscopic	\$275	\$720

Follow-up care	Low plan	High plan
Appliances		
Tier 1	\$50	\$250
Tier 2	\$500	\$750
Follow-up physician's office visit	\$60	\$120
Prosthetics		
One prosthetic	\$500	\$1,500
Two or more prosthetics	\$1,000	\$3,000
Rehabilitative therapy (inpatient)	\$125	\$225
Rehabilitative therapy (outpatient)	\$200	\$400
Transportation	\$500	\$840

Support care	Low plan	High plan
Adult companion lodging	\$120	\$225

Accidental death and dismemberment	Low plan	High plan
Death benefit	\$25,000	\$25,000
Dismemberment		
Both hands or both feet	\$16,000	\$16,000
Sight of both eyes	\$16,000	\$16,000
Speech and hearing in both ears	\$16,000	\$16,000
One hand and one foot	\$10,000	\$10,000
One foot and sight of one eye	\$10,000	\$10,000
One hand and sight of one eye	\$10,000	\$10,000
Sight of one eye	\$10,000	\$10,000
Speech or hearing in both ears	\$10,000	\$10,000
One hand or one foot	\$5,000	\$5,000
Thumb and index finger of one hand	\$2,500	\$2,500
Public transportation	\$25,000	\$25,000

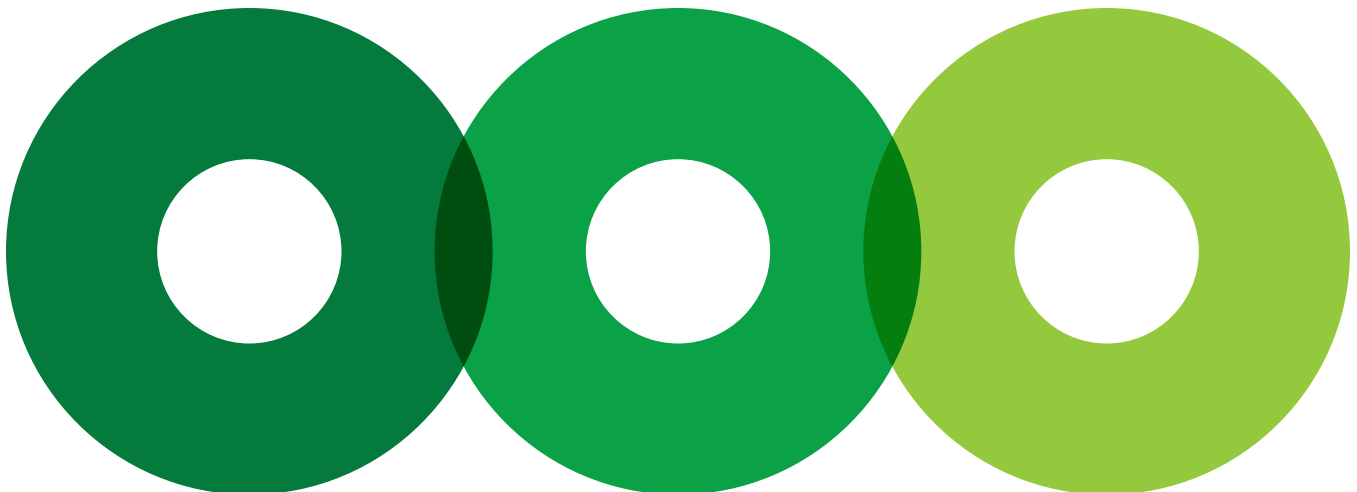
Monthly cost of coverage

Coverage type	Low plan	High plan
Employee only	\$2.65	\$8.66
Employee and spouse	\$5.69	\$14.42
Employee and child(ren)	\$5.34	\$14.94
Employee and family	\$8.38	\$20.70

Rates are subject to change.

Are dependent parents eligible?

Yes, coverage for your dependent parent(s) is automatically included when you are enrolled in employee coverage. Your parent(s) and those of your spouse are eligible at 25% of your payable covered benefit provided you cover more than half of their out-of-pocket costs, including housing, food, clothing and medical services, or a dependent parent is claimed as a dependent on IRS income tax forms. The dependent parent(s) only needs to meet one of these two requirements. Please note that your dependent parent(s) must reside in the United States. The benefit is payable to the covered employee.



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 open 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 BenefitFocus through the OneCampusPortal at one.purdue.edu.

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:** PURDUE 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 Purdue?

If you leave Purdue 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 full-time or part-time employees actively working in the United States at the employer's normal place of business 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
- Dependent parent(s) – your parent(s) and those of your spouse at 25% of your employee payable benefit, provided they live in the United States

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 Purdue.

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/purdue-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.

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 Purdue 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 23-32590.13 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.

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

400 Robert Street North, St. Paul, MN 55101-2098
©2024 Securian Financial Group, Inc. All rights reserved.

F70214-45 9-2025 DOFU 12-2024
4028597