

# Hospital indemnity insurance

## You don't plan on it, but you can plan for it



Hospital indemnity insurance provides a cash payment after each day spent in a hospital to help supplement your health insurance.

### Why hospital indemnity insurance makes sense

Hospital indemnity insurance is a cost-effective way to help with the expenses above and beyond what your health insurance plan already covers, giving you the flexibility to spend the money on anything you wish, such as medical bills, health care deductibles, groceries, loss of income, travel expenses or a dog sitter.

### Key benefits

- No health exam or questions required to purchase hospital indemnity insurance
- Additional payments may be available if also enrolled in accident and/or critical illness insurance
- Ability to submit labor and delivery claim ahead of hospital stay at 36 weeks pregnant and be paid
- Payments available for inpatient mental health and/or substance use disorder stays
- Can be used for planned and unplanned hospitalizations
- Cash payments paid directly to you to use for medical and non-medical expenses



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



**John elects coverage for himself (high plan option)** offered by Purdue.



**John is painting and falls off his ladder.** He breaks his arm and though he doesn't need surgery, spends two days in the hospital (non-ICU).



**John submits a claim and gets a \$1,400 payment** from Securian Financial.



**John uses the money** to pay for groceries and a lawn service.

\*Actual experience and benefit payouts may vary from this example.

## What does your hospital indemnity plan cover and how much will you receive?

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

<b>Covered hospital benefits</b>	<b>Low plan</b>	<b>High plan</b>
<b>Hospital stay or admission – initial benefit (accident and sickness)</b>		
Non-ICU	\$600	\$1,200
ICU	\$600	\$1,200
<b>Hospital stay – daily benefit (accident and sickness)</b>		
Non-ICU: 31 days maximum per admission	\$100 per day	\$200 per day
ICU: 31 days maximum per admission	\$300 per day	\$600 per day
<b>Inpatient mental health disorder stay</b>	\$50 per day	\$100 per day
<b>Inpatient rehabilitative therapy</b>	\$50 per day	\$100 per day
<b>Inpatient substance use disorder stay</b>	\$50 per day	\$100 per day
<b>Newborn routine: 1 day maximum</b>	\$250 per day	\$250 per day

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.

## Monthly cost of coverage

	<b>Low plan</b>	<b>High plan</b>
<b>Employee</b>	\$10.21	\$20.40
<b>Employee and spouse</b>	\$20.57	\$43.83
<b>Employee and child</b>	\$16.55	\$32.87
<b>Employee and family</b>	\$26.91	\$56.30

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](https://one.purdue.edu).

## How to file a hospital indemnity benefit claim

It's easy to file a hospital indemnity 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](https://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](https://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

### Hospital indemnity 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](https://securian.com/purdue-insurance).



## 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 cost to you. Register for BenefitBump and learn how to navigate your time off, return to work and so much more.

Visit [mybenefitbump.com](https://mybenefitbump.com) to get started and use access code Purdue.

## Hospital indemnity exclusions and limitations

**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;
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;
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; or
6. newborn child's routine nursing or routine well baby care during the initial confinement in a hospital if child supplemental coverage is not in effect prior to live birth (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.

### 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 hospital indemnity 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 23-32598.13 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.

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.

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