Hospital indemnity insurance

You don’t plan on it, but you can plan for it!

Provides a lump-sum cash payment after each day spent in a hospital to help supplement your health insurance.

It’s a smart, 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 things such as medical bills, health care deductibles, groceries, loss of income, travel expenses or a dog sitter.

Here’s how it works

Hospital indemnity insurance claim example

You enroll in the hospital indemnity insurance plan. After your coverage is effective, you give birth to a child and spend two days in the hospital (non-ICU).

<table>
<thead>
<tr>
<th>Hospital indemnity</th>
<th>Benefit*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital stay (Initial benefit &amp; 2 days - Non ICU)</td>
<td>$1,800</td>
</tr>
<tr>
<td>Securian Financial pays you:</td>
<td>$1,800</td>
</tr>
</tbody>
</table>

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

Key benefits of hospital indemnity insurance

- $50 health and wellness benefit payable annually
- All coverage is guaranteed when initially eligible, during annual enrollment periods and after a family status change
- Covers your spouse/domestic partner and/or children
- No medical questions or health exam
- Includes pregnancy coverage
Your hospital indemnity insurance plan

Cash payment to help you offset hospitalization expenses.

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital stay or admission— initial benefit</td>
<td></td>
</tr>
<tr>
<td>(Sickness or accident)</td>
<td>Non-ICU $1,500</td>
</tr>
<tr>
<td></td>
<td>ICU $3,000</td>
</tr>
<tr>
<td>Hospital stay — daily benefit</td>
<td></td>
</tr>
<tr>
<td>(Sickness or accident)</td>
<td>Non-ICU $150</td>
</tr>
<tr>
<td></td>
<td>ICU $300</td>
</tr>
</tbody>
</table>

Bi-Weekly cost of coverage

<table>
<thead>
<tr>
<th>Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee only</td>
</tr>
<tr>
<td>Employee + spouse/domestic partner</td>
</tr>
<tr>
<td>Employee + child</td>
</tr>
<tr>
<td>Employee + family</td>
</tr>
</tbody>
</table>

Get paid $50 for 32+ different annual wellness screenings including an annual exam

It pays to visit the doctor

You and your spouse/domestic partner are eligible for a $50 health and wellness payment each year when you are enrolled in hospital indemnity insurance.
Ready to enroll?

It’s quick and easy to enroll without answering health questions or a doctor’s exam.

You can enroll:
- ✔️ Within 30 days of initial eligibility
- ✔️ During initial eligibility, during annual enrollment periods and after a family status change

To enroll

Enroll online at the ADP enrollment site: portal.adp.com

We’re here to help

Hospital indemnity insurance questions?
Call 855-750-1906 to chat with a Securian Financial customer service representative.

Enrollment questions?
For questions or assistance with enrollment, visit the Pima County Benefits website at www.pima.gov/hr/employeebenefits or call 1-520-724-8464.

Learn more
Learn how hospital indemnity insurance can help protect your wallet when the unexpected happens.

Visit Lifebenefits.com/videos/hi
At Securian Financial, we’re here for family. And we’re here because of it.

Family doesn’t have to branch from your tree, but it always shares your roots. Roots woven by common understanding, shared values and mutual respect. Those who believe a rewarding life is really about being present in the here and now, and that your financial picture should support the everyday moments as much as the major milestones. That’s why our insurance, investment and retirement solutions give you the confidence to focus on what’s truly valuable: banking memories with those who matter most.
Frequently asked questions

Q Why should I purchase hospital indemnity insurance?
A Hospital indemnity insurance pays you and/or your family after hospital stays regardless of what your medical insurance covers. It complements your health insurance and provides additional financial protection for you and your family to use as you wish when it’s needed the most.

Q Can I take this coverage with me if I leave Pima County?
A If you leave Pima County for any reason, including retirement:
1. Choose to continue your coverage after your last day of work for up to 36 months. Rates are the same as active employees.
2. Port your coverage after your last day of work or last day of continuation. Rates will match active employee rates at the time of portability, but may subsequently change.

Note: Portability is not available if you reside outside of the United States or if you are a resident of Colorado or Vermont.

Q Who is eligible for coverage?
A • You — all active employees working 20 or more hours per week or an employee who meets the requirements defined by Federal guidelines.
• 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 Pima County.

Q Do the benefit payouts have to be used a certain way?
A Hospital indemnity insurance provides a lump-sum payment directly to you — regardless of income, expenses incurred or other insurance coverage. You can use the money any way you want.

Q Can I elect hospital indemnity insurance anytime?
A You can only elect this coverage as a new hire, during annual enrollment or at the time of a qualified status change.

Q How do I file a claim?
A Visit securian.com/benefits
• Select “Employer” under report a new claim
• Select “Start a new claim”
• Answer all questions to the best of your ability

Q If I’m currently pregnant, will this childbirth be covered?
A The time spent in the hospital for an existing pregnancy will be covered as long as coverage is effective before you enter the hospital.
What are the exclusions that apply in the event of a sickness, accident or injury?

In no event will we pay benefits where the insured’s accident, injury or sickness is caused directly from any of the following:

1. self-inflicted injury, self-destruction, or autoeroticism, whether sane or insane; or
2. suicide or attempted suicide, whether sane or insane; or
3. your commission of, or attempt to commit a felony, or to which a contributing cause was your being engaged in an illegal occupation; or
4. your being intoxicated; or
5. your being under the influence of any narcotic unless administered or consumed on the advice of a licensed physician; or
6. war or any act of war, whether declared or undeclared; or
7. 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 covered accident or sickness; or b) a congenital disease or anomaly of a covered dependent child; or c) congenital defects in newborns; or
8. a newborn child’s routine nursing or routine well baby care during the initial confinement in a hospital.

What additional exclusions apply in the event of an accident or injury?

In no event will we pay benefits where the insured’s accident or injury is caused directly from any of the following:

1. motor vehicle collision or accident where you are the operator of the motor vehicle and your 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; or
2. bodily or mental infirmity, sickness; or
3. infection, other than infection occurring simultaneously with, and as a direct and independent result of, the injury; or
4. travel in or descent from any aircraft, except as a fare-paying passenger on a regularly scheduled commercial flight on a licensed passenger aircraft carrier; or
5. participation in the following activities: scuba diving, bungee jumping, base jumping, hang gliding, sail gliding, parasailing, parakiting, or mountain climbing; or
6. riding or driving in any motor-driven vehicle in a race, stunt show or speed test; or
7. 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
8. practicing for or participating in any semi-professional or professional competitive athletics.

Are there any additional limitations that apply?

Yes. Benefits are not payable for any confinement, care, treatment or diagnostic measures that were received outside of the United States or United States territory.

Exclusions and limitations vary by state. For your state’s specific exclusions and limitations, please refer to your certificate of insurance.
This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to Pima County. 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.

Product availability and features may vary by state. This product is offered under policy form series 15-32470.

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.

Enroll today!

With today’s high health care costs, hospitalization costs can derail just about any budget.

Adding an extra layer of financial protection through Pima County’s benefit program is a smart and cost-effective way to protect you from life’s unplanned events.