

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
- 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
- You can choose to continue to be insured with Securian Financial beyond active employment.



Here's an example of how it works*



Janet elects high plan coverage for herself offered by The University of Texas System.



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 \$7,300 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	\$5,000
Less than 10% of body	\$200	\$400	Nose	\$600	\$1,000
Between 10 and 20% of body	\$500	\$1,000	Pelvis	\$4,500	\$7,500
20% or more of body	\$1,000	\$2,000	Ribs	\$1,500	\$2,500
Burns (3rd degree)			Sacrum	\$3,000	\$5,000
Less than 10% of body	\$2,000	\$4,000	Shoulder blade	\$3,000	\$5,000
Between 10 and 20% of body	\$5,000	\$10,000	Skull - depressed	\$9,000	\$15,000
20% or more of body	\$10,000	\$20,000	Skull - non-depressed	\$6,000	\$10,000
Concussion	\$200	\$400	Sternum	\$4,500	\$7,500
Dislocation (surgical)			Toe	\$600	\$1,000
Ankle	\$2,400	\$4,000	Upper arm	\$2,100	\$3,500
Collarbone	\$1,200	\$2,000	Vertebral body	\$3,000	\$5,000
Elbow	\$1,200	\$2,000	Vertebral processes	\$1,200	\$2,000
Finger	\$600	\$1,000	Wrist or forearm	\$1,500	\$2,500
Foot (excluding toes)	\$2,400	\$4,000	Non-surgical	50% of surgical benefit	50% of surgical benefit
Hand (excluding fingers)	\$1,200	\$2,000	Chip fracture	25% of non-surgical benefit	25% of non-surgical benefit
Hip/Thigh	\$6,000	\$10,000			
Knee	\$4,500	\$7,500	Lacerations		
Lower jaw	\$1,200	\$2,000	No repair	\$50	\$100
Ribs	\$1,200	\$2,000	With repair - less than 2 inches	\$150	\$250
Shoulder	\$1,800	\$3,000	With repair - at least 2 inches but less than 6 inches	\$300	\$500
Toe	\$600	\$1,000	With repair - 6 inches or greater	\$600	\$1,000
Wrist	\$1,800	\$3,000	Organized sports injury	25% of the total accident claim amount up to a max of \$10,000	25% of the total accident claim amount up to a max of \$10,000
Non-surgical	50% of surgical benefit	50% of surgical benefit			
Partial dislocation	25% of non-surgical benefit	25% of non-surgical benefit	Paralysis		
Eye injury			Quadriplegia	\$30,000	\$60,000
With surgery	\$200	\$400	Paraplegia	\$15,000	\$30,000
Removal of foreign object	\$50	\$100	Hemiplegia	\$15,000	\$30,000
Fracture (surgical)			Uniplegia	\$7,500	\$15,000
Ankle	\$1,500	\$2,500	Traumatic brain injury	\$400	\$800
Collarbone	\$900	\$1,500			
Coccyx	\$900	\$1,500			
Facial (excluding lower jaw)	\$2,100	\$3,500			
Finger	\$900	\$1,500			
Foot (excluding toes)	\$1,500	\$2,500			
Hand (excluding fingers)	\$1,800	\$3,000			
Hip/Thigh	\$6,000	\$10,000			
Kneecap	\$1,500	\$2,500			
Lower jaw	\$1,500	\$2,500			

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	\$300	\$500
Air	\$1,500	\$2,000
Blood, plasma or platelets transfusion	\$300	\$600
Emergency dental		
Crown	\$150	\$300
Extraction	\$50	\$100
Filling	\$25	\$50
Emergency room visit	\$150	\$300
Initial physician's office visit	\$100	\$200
Urgent care facility visit	\$125	\$250

Hospital care	Low plan	High plan
Coma	\$10,000	\$20,000
Diagnostic testing	\$250	\$375
Hospital stay		
Initial benefit, non-ICU	\$1,000	\$1,500
Initial benefit, ICU	\$2,000	\$3,000
Daily benefit, non-ICU	\$100	\$200
Daily benefit, ICU	\$200	\$400
Medical observation unit	\$100	\$200
Spinal injection for pain management	\$75	\$150
Surgical anesthesia		
General	\$100	\$200
Regional	\$50	\$100
X-ray	\$100	\$150

Surgery	Low plan	High plan
Abdominal or pelvic, cranial or thoracic surgery	\$1,000	\$2,000
Inpatient surgery	\$1,000	\$1,500
Joint replacement surgery of elbow, hip, knee or shoulder	\$1,000	\$1,500
Knee cartilage surgery		
Open	\$1,000	\$1,500
Arthroscopic	\$500	\$750
Outpatient surgery		
Tier 1	\$250	\$500
Tier 2	\$500	\$1,000
Ruptured disc surgery	\$1,000	\$1,500
Skin graft	50% of applicable burn benefit	50% of applicable burn benefit
Tendon, ligament or rotator cuff surgery		
Open	\$1,000	\$1,500
Arthroscopic	\$500	\$750

Follow-up care	Low plan	High plan
Adaptive home and vehicle	\$1,500	\$3,000
Appliances		
Tier 1	\$100	\$200
Tier 2	\$500	\$1,000
Follow-up physician's office visit	\$75	\$125
Post-traumatic stress disorder	\$350	\$700
Prescription drugs	\$10	\$20
Prosthetics		
One prosthetic	\$1,000	\$2,000
Two or more prosthetics	\$2,000	\$4,000
Rehabilitative therapy (inpatient)	\$100	\$200
Rehabilitative therapy (outpatient)	\$300	\$600
Transportation	\$250	\$500

Support care	Low plan	High plan
Adult companion lodging	\$100	\$200
Family care	\$50	\$100
Pet boarding	\$25	\$50

Monthly cost of coverage

Coverage type	Low plan	High plan
Employee only	\$5.84	\$9.71
Employee and spouse	\$9.68	\$15.92
Employee and child	\$13.51	\$22.44
Employee and family	\$19.29	\$31.91

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 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.



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

Access [My UT Benefits](#) and log in with institution credentials (SSO).

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:** UTS followed by your employee BID 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 The University of Texas System?

If you leave The University of Texas System 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 benefits-eligible active employees working 20 hours weekly
- 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 The University of Texas System.

UT Dallas and UT Tyler will not offer benefits through Securian Financial for the 2026-2027 Plan Year. We understand these benefits are meaningful to many employees and appreciate your patience as both institutions continue to evaluate offering them in the future.

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 [Your UT Benefits](#) for more information and resources about your coverage options and costs.

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. the insured's commission of 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. 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;
5. 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;
6. travel in or descent from any aircraft, except as a fare-paying passenger on a regularly scheduled commercial flight on a licensed passenger aircraft;
7. war or any act of war (not including an act of terrorism), whether declared or undeclared;
8. the insured's participation in the following activities: scuba diving, bungee jumping, base jumping, hang gliding, sail gliding, parasailing, parakiting, or mountain climbing;
9. the insured riding or driving in any motor-driven vehicle in an organized race, stunt show or speed test; or
10. 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 The University of Texas System. 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 23-32590.42 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.

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