



Don't let an accident hurt more than it should



Why would you need voluntary accident insurance?

- Provides a cash payment when an accident occurs
- Is a cost-effective way to help with the expenses above and beyond what your health insurance plan covers
 - These expenses can include: medical bills, health care deductibles, groceries, child care, dog sitter, travel expenses and more
- Easy enrollment and claims process. Accident occurs, you submit the claim and receive payment



Here's an example of how it works*



Janet elects coverage offered by her employer.



Janet slips off a stair and takes a tumble. She breaks her lower leg and wrist and, though she doesn't need surgery, spends two days in the hospital.



Janet gets a payment from Securian Financial.



Janet uses the money to pay her mortgage and obtain a cleaning service.

Key benefits of voluntary accident insurance

- All active full-time and part-time employees are eligible for coverage
- Coverage available for your spouse and/or children
- 24-hour coverage

What does your voluntary accident insurance plan cover and how much will you receive?

Covered benefits Low plan or High plan			Covered benefits Low plan or High plan		
Cash benefits paid per accident.			Fracture (surgical)		
Burns (2nd degree)			Skull - depressed	\$4,500	\$9,000
Varies based on percent of body burned	Up to \$500	Up to \$1,500	Hip/thigh	\$3,000	\$6,000
Burns (3rd degree)			Skull - non-depressed	\$3,000	\$6,000
Varies based on percent of body burned	Up to \$5,000	Up to \$15,000	Pelvis	\$2,250	\$4,500
Skin graft	50% of burn benefit	50% of burn benefit	Sternum	\$2,250	\$4,500
Child organized sports injury (Live birth to age 18)	\$100	\$200	Vertebral body	\$1,500	\$3,000
Concussion	\$100	\$200	Lower leg	\$1,500	\$3,000
Dislocation (surgical)			Shoulder blade	\$1,500	\$3,000
Hip/thigh	\$3,000	\$6,000	Upper arm	\$1,050	\$2,100
Knee	\$2,250	\$4,500	Facial excluding lower jaw	\$1,050	\$2,100
Foot	\$1,200	\$2,400	Foot	\$750	\$1,500
Ankle	\$1,200	\$2,400	Ankle	\$750	\$1,500
Hand	\$600	\$1,200	Kneecap	\$750	\$1,500
Wrist	\$900	\$1,800	Forearm	\$750	\$1,500
Lower jaw	\$600	\$1,200	Hand or wrist (except fingers)	\$900	\$1,800
Shoulder	\$900	\$1,800	Lower jaw	\$750	\$1,500
Collarbone	\$600	\$1,200	Ribs	\$750	\$1,500
Ribs	\$600	\$1,200	Vertebral processes	\$600	\$1,200
Elbow	\$600	\$1,200	Collarbone	\$450	\$900
Finger	\$300	\$600	Coccyx	\$300	\$600
Toe	\$300	\$600	Finger	\$300	\$600
Non-surgical	50% of surgical benefit	50% of surgical benefit	Toe	\$300	\$600
Partial dislocation	25% of non-surgical benefit	25% of non-surgical benefit	Nose	\$300	\$600
Eye injury			Non-surgical	50% of surgical benefit	50% of surgical benefit
With surgery	\$150	\$300	Chip fracture	25% of non-surgical benefit	25% of non-surgical benefit
Removal of foreign object	\$50	\$100	Lacerations		
			With stitches or staples	\$200	\$500
			Without stitches or staples	\$50	\$125
			Paralysis		
			Quadriplegia	\$10,000	\$20,000
			Paraplegia	\$5,000	\$10,000
			Hemiplegia	\$5,000	\$10,000
			Uniplegia	\$2,500	\$5,000

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

Voluntary accident insurance covered benefits continued

Emergency care Low plan or High plan

Ambulance		
Ground or water	\$150	\$300
Air	\$500	\$1,000
Blood, plasma or platelets transfusion	\$300	\$600
Emergency dental		
Crown	\$150	\$300
Extraction	\$50	\$100
Emergency room treatment	\$100	\$200
Initial physician's office visit	\$50	\$100

Hospital care Low plan or High plan

Coma	\$5,000	\$10,000
X-ray	\$25	\$50
Diagnostic testing	\$100	\$200
Hospital stay - initial benefit		
Non-ICU	\$1,000	\$2,000
ICU	\$1,000	\$2,000
Hospital stay - daily benefit		
Non-ICU	\$100	\$200
ICU	\$200	\$400
Spinal injection for pain management	\$25	\$75
Surgical anesthesia (general)	\$75	\$150

Surgery Low plan or High plan

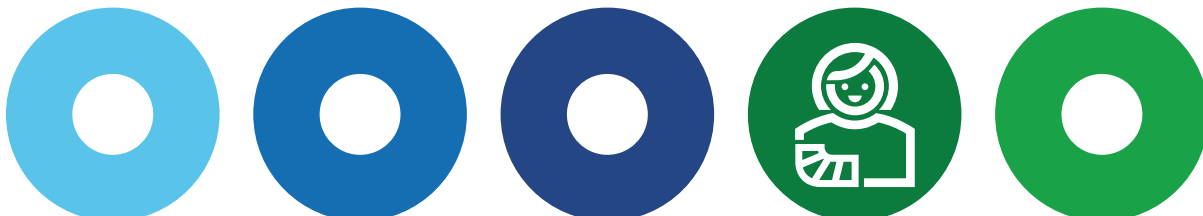
Abdominal or pelvic	\$1,000	\$2,000
Cranial surgery	\$1,000	\$2,000
Knee cartilage		
Open	\$500	\$1,000
Arthroscopic	\$250	\$500
Outpatient surgery	\$100	\$200
Ruptured disc	\$500	\$1,000
Tendon, ligament or rotator cuff		
Open	\$500	\$1,000
Arthroscopic	\$250	\$500
Thoracic surgery	\$1,000	\$2,000

Follow-up care Low plan or High plan

Adaptive home and vehicle	\$500	\$1,000
Appliances	\$50	\$150
Follow-up physician's office visit	\$50 per visit	\$100 per visit
Prosthetics		
One	\$500	\$1,000
Two or more	\$1,000	\$2,000
Rehabilitative therapy		
Inpatient	\$100 per day	\$200 per day
Outpatient	\$25 per day	\$50 per day
Transportation	\$200 per visit	\$400 per visit

Support care Low plan or High plan

Adult companion lodging	\$75 per day	\$150 per day
Family care	\$25 per day	\$50 per day



Monthly cost of coverage

Your cost for voluntary coverage will be deducted after taxes on a per paycheck basis. Below are monthly rates.

Coverage type	Low plan	High plan
Employee only	\$3.67	\$7.53
Employee and spouse	\$5.53	\$11.32
Employee and child	\$6.99	\$14.36
Employee and family	\$9.98	\$20.26

Rates are subject to change.

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.

We're here to help

Voluntary accident insurance questions?

Call **1-800-328-9442** to chat with a Securian Financial customer service representative.

How to enroll

To enroll go to mybbubenefits.com

Learn more

Visit our educational microsite for more information about your coverage options and costs.

Visit securian.com/bimbo-bakeries-insurance.

How to file a voluntary accident benefit claim

If coverage is in force and you need to initiate a new accident claim, here is some helpful information.

Information needed to initiate the claim

- Insured's full name
- Employee Social Security number
- Date of birth
- Date of incident
- Address
- Cause of incident
- Employer name

Want to file your claim online?

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. If you have medical records supporting your claim, you may securely upload them with your claim notification. If you do not have documents available at time of submission, the examiner will request within the packet.

Want to file your claim over the phone?

Contact Securian Financial's claims department at **1-800-328-9442**.

Frequently asked questions

Why should I purchase voluntary accident insurance?

Accidents happen, and they require time to recover. Many families discover coverage gaps when the unexpected happens. Accident insurance helps ensure you're protected financially and provides a benefit to you and your family to use as you wish when it's needed the most.

Can I take my coverage with me if I leave Bimbo Bakeries USA?

If you leave Bimbo Bakeries USA for any reason, including retirement, you can elect to port your coverage and pay premiums directly to Securian Financial until the age of 70. 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 in the United States at the employees' normal place of business
- Employees on non-medical leave of absence are eligible to enroll in coverage
- Spouse 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 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 Bimbo Bakeries USA.

Do the benefit payouts have to be used a certain way?

Voluntary accident insurance provides a payment directly to you — regardless of income, expenses incurred or other insurance coverage. You can use the money any way you want.

Can I add voluntary accident insurance anytime?

You can only elect coverage as a new hire, during annual enrollment or at the time of a qualified status change.

Where can I find specific coverage details and what qualifies as an accident?

You can find all policy details in your Bimbo Bakeries USA certificate of insurance. An accident is defined in the policy as an act or event that is:

1. unintended, unexpected and unforeseen; and
2. directly results in bodily injury to the insured.

Is there a limit to the number of benefit payments I can receive for the same covered benefit?

Some covered benefits include limitations on the number of benefit payments payable per insured per covered accident and per year. For example, diagnostic testing is limited to one payment per insured per covered accident. Additional information about injury benefits is in your Bimbo Bakeries USA certificate of insurance.

Is there a limit to the number of separate benefits I can qualify for per accident?

There is no limit on the number of separate benefits you can qualify for as a result of the same covered accident. In addition, there are no lifetime benefit maximums.

Is there a limit to the number of accidents that may qualify for a benefit in a year?

There's no limit to the number of accidents that can qualify for a benefit. However, some benefits included in the policy have limits on the number of benefits that can be paid on a per-accident or per-year basis, which varies by the covered condition. For example, a concussion is limited to one payment per insured, per covered accident and per calendar year. Additional information about injury benefits is in your Bimbo Bakeries USA certificate of 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. self-inflicted injury, self-destruction or autoeroticism, whether sane or insane;
2. suicide or attempted suicide, whether sane or insane;
3. an insured's participation in, or attempt to commit, a crime, assault, felony or any illegal activity, regardless of any legal proceedings thereto;
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 use of alcohol;
6. the use of prescription drugs, non-prescription drugs, illegal drugs, medications, poisons, gases, fumes or other substances taken, absorbed, inhaled, ingested or injected;
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. participation in the following activities: scuba diving, bungee jumping, base jumping, hang gliding, sail gliding, parasailing, parakiting, or mountain climbing;
12. riding or driving in any motor-driven vehicle in a race, stunt show or speed test; or
13. practicing for or participating in any semi-professional or professional competitive athletics;
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.

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.

This summary 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.

This policy provides limited benefits. This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued.

This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to Bimbo Bakeries USA, Inc. 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.

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 financial obligations under the policies or contracts it issues.

Product availability and features may vary by state. This product is offered under policy form series 15-32400.

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.



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