

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 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



Here's an example of how it works*



Janet elects high plan coverage for herself offered by Bimbo Bakeries USA. Janet elects high plan coverage for herself offered by Bimbo Bakeries USA.



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 \$5,600 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)			Hip/thigh	\$3,000	\$6,000
Less than 10% of body	\$100	\$300	Kneecap	\$750	\$1,500
Between 10 and 20% of body	\$250	\$750	Lower jaw	\$1,500	\$3,000
20% or more of body	\$500	\$1,500	Lower leg	\$1,500	\$3,000
Burns (3rd degree)			Nose	\$300	\$600
Less than 10% of body	\$1,000	\$3,000	Pelvis	\$2,250	\$4,500
Between 10 and 20% of body	\$2,500	\$7,500	Ribs	\$750	\$1,500
20% or more of body	\$5,000	\$15,000	Sacrum	\$2,250	\$4,500
Child and adult organized sports injury (up to \$3,000)	25% increase of the total claim	25% increase of the total claim	Shoulder blade	\$1,500	\$3,000
Concussion	\$100	\$200	Skull - depressed	\$4,500	\$9,000
Dislocation (surgical)			Skull - non-depressed	\$3,000	\$6,000
Ankle	\$1,200	\$2,400	Sternum	\$2,250	\$4,500
Collarbone	\$600	\$1,200	Toe	\$300	\$600
Elbow	\$600	\$1,200	Upper arm	\$1,050	\$2,100
Finger	\$300	\$600	Vertebral body	\$1,500	\$3,000
Foot	\$1,200	\$2,400	Vertebral processes	\$600	\$1,200
Hand (excluding fingers)	\$600	\$1,200	Wrist or forearm	\$900	\$1,800
Hip/thigh	\$3,000	\$6,000	Non-surgical	50% of surgical benefit	50% of surgical benefit
Knee	\$2,250	\$4,500	Chip fracture	25% of non-surgical benefit	25% of non-surgical benefit
Lower jaw	\$600	\$1,200			
Ribs	\$600	\$1,200	Lacerations		
Shoulder	\$900	\$1,800	With repair	\$200	\$500
Toe	\$300	\$600	Without repair	\$50	\$125
Wrist	\$900	\$1,800	Paralysis		
Non-surgical	50% of surgical benefit	50% of surgical benefit	Quadriplegia	\$10,000	\$20,000
Partial dislocation	25% of non-surgical benefit	25% of non-surgical benefit	Paraplegia	\$5,000	\$10,000
Eye injury			Hemiplegia	\$5,000	\$10,000
With surgery	\$150	\$300	Uniplegia	\$2,500	\$5,000
Removal of foreign object	\$50	\$100	Traumatic brain injury	\$300	\$600
Fracture (surgical)					
Ankle	\$750	\$1,500			
Collarbone	\$450	\$900			
Coccyx	\$300	\$600			
Facial (excluding lower jaw)	\$1,050	\$2,100			
Finger	\$300	\$600			
Foot	\$750	\$1,500			
Hand (excluding fingers)	\$900	\$1,800			

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	\$150	\$300
Air	\$500	\$1,000
Blood, plasma or platelets transfusion	\$300	\$600
Emergency dental		
Crown	\$150	\$300
Extraction	\$50	\$100
Filling	\$25	\$50
Emergency room treatment	\$200	\$400
Initial physician's office visit	\$75	\$150
Urgent care facility visit	\$100	\$200

Hospital care	Low plan	High plan
Coma	\$5,000	\$10,000
Diagnostic testing	\$200	\$400
Hospital stay		
Initial benefit, non-ICU	\$1,000	\$2,000
Initial benefit, ICU	\$1,000	\$2,000
Daily benefit, non-ICU	\$100	\$200
Daily benefit, ICU	\$200	\$400
Spinal injection for pain management	\$50	\$100
Surgical anesthesia		
General	\$150	\$300
Regional	\$75	\$150
X-ray	\$100	\$200

Surgery		
Abdominal or pelvic, cranial or thoracic surgery	\$1,500	\$3,000
Knee cartilage		
Open	\$1,000	\$2,000
Arthroscopic	\$500	\$1,000
Outpatient surgery		
Tier 1	\$100	\$200
Tier 2	\$100	\$200
Ruptured disc surgery	\$1,000	\$2,000
Skin graft	50% of applicable burn benefit	50% of applicable burn benefit
Tendon, ligament or rotator cuff surgery		
Open	\$1,000	\$2,000
Arthroscopic	\$500	\$1,000

Follow-up care	Low plan	High plan
Adaptive home and vehicle	\$1,000	\$2,000
Appliances		
Tier 1	\$50	\$150
Tier 2	\$250	\$750
Follow-up physician's visit	\$100	\$200
Post-traumatic stress disorder	\$200	\$400
Prescription drugs	\$20	\$40
Prosthetics		
One prosthetic	\$1,000	\$2,000
Two or more prosthetics	\$2,000	\$4,000
Rehabilitative therapy (inpatient)	\$200	\$400
Rehabilitative therapy (outpatient)	\$50	\$100
Transportation	\$200	\$400

Support care	Low plan	High plan
Adult companion lodging	\$150	\$300
Family care	\$25	\$50

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	\$9.88	\$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.

How to enroll

To enroll go to mybbubenefits.com

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

- | | |
|-----------------------|-----------------------------------|
| • Insured's full name | • Employer name |
| • Date of birth | • Employee Social Security number |
| • Address | • Date of event |

How to submit the claim

Go to 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 documentation is required, you may securely upload the information with your claim.

If you do not have the necessary documents available at the time of submission, the claims examiner will request them from you.

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 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 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 Bimbo Bakeries USA.

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/bimbo-bakeries-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. 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. travel in or descent from any aircraft, except as a fare-paying passenger on a regularly scheduled commercial flight on a licensed passenger aircraft;
6. war or any act of war (not including an act of terrorism), whether declared or undeclared;
7. the insured's participation in the following activities: scuba diving, bungee jumping, base jumping, hang gliding, sail gliding, parasailing, parakiting, or mountain climbing;
8. the insured riding or driving in any motor-driven vehicle in an organized race, stunt show or speed test; or
9. 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 Bimbo Bakeries USA Inc. 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 23-32590.37 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.

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