

# Voluntary Accident Insurance Basic and Voluntary Critical Illness Insurance

A supplement to your health insurance



Prepared for:





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

**Voluntary accident and basic/voluntary critical illness insurance provides cash benefits to use if you have a critical illness diagnosis or accident after your coverage is effective.**

It's a smart, cost-effective way to help with the expenses that your health insurance plan might not cover, giving you the flexibility to spend the money on things such as deductibles, co-pays, child care or other daily living expenses.

## **Key benefits of voluntary accident and basic/voluntary critical illness insurance**

- ✓ No medical questions or health exam
- ✓ Covers your spouse and/or eligible children
- ✓ Take your coverage with you if you leave your job



## **Voluntary accident insurance**

Provides a lump-sum cash payment after a covered accident to help with expenses such as copays, deductibles or everyday living expenses.



## **Basic/voluntary critical illness insurance**

Provides a lump-sum cash payment after diagnosis of a covered critical illness such as a heart attack or cancer.

# what-if scenarios

## Here's how it works



### Voluntary accident insurance claim example

You enroll in voluntary accident insurance. Ten months later, you fall off a ladder. The cash benefits from your injury can be used to help with medical costs such as co-pays, deductibles or costs you may not think of such as groceries or child care.\*

✓ Employee voluntary accident insurance	Benefit
Laceration with stitches	\$500
Emergency room treatment	\$200
Ambulance (ground)	\$300
<b>Securian Financial pays you:</b>	<b>\$1,000</b>

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



### Voluntary critical illness insurance claim example

You enroll in voluntary critical illness insurance. After your coverage is effective, you have a heart attack. The payment example below highlights the cash payment you would receive as a result of a heart attack.\*

✓ Employee voluntary critical illness election: \$20,000	Benefit
Heart attack	\$20,000
<b>Securian Financial pays you:</b>	<b>\$20,000</b>


If enrolled in basic critical illness insurance, you would receive an additional \$3,000 benefit.

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

# Elect your protection plan

## Voluntary accident insurance plan

This is an outline of the covered benefits available through the low and high plans. The amount paid to you should you have an accident will depend on your choice of low or high plan, the number of benefits you qualify for, the care you received as a result of your accident and the term and conditions of the policy.

 Cash payment in the event of a covered injury.

Covered benefits	Low plan or High plan		Covered benefits	Low plan or High plan	
Cash benefits paid per accident.			<b>Fracture (surgical)</b>		
<b>Burns (2nd degree)</b>			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
<b>Burns (3rd degree)</b>			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
<b>Skin graft</b>	50% of burn benefit	50% of burn benefit	Sternum	\$2,250	\$4,500
<b>Child organized sports injury Live birth to age 18</b>	\$100	\$200	Vertebral body	\$1,500	\$3,000
<b>Concussion</b>	\$100	\$200	Lower leg	\$1,500	\$3,000
<b>Dislocation (surgical)</b>			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
<b>Eye injury</b>			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	<b>Lacerations</b>		
			With stitches or staples	\$200	\$500
			Without stitches or staples	\$50	\$125

<b>Emergency care</b>	<b>Low plan or High plan</b>	
<b>Ambulance</b>		
Ground or water	\$150	\$300
Air	\$500	\$1,000
<b>Blood, plasma or platelets transfusion</b>	\$300	\$600
<b>Emergency dental</b>		
Crown	\$150	\$300
Extraction	\$50	\$100
<b>Emergency room treatment</b>	\$100	\$200
<b>Initial physician's office visit</b>	\$50	\$100
<b>Hospital care</b>	<b>Low plan or High plan</b>	
<b>Coma</b>	\$5,000	\$10,000
<b>X-Ray</b>	\$25	\$50
<b>Diagnostic testing</b>	\$100	\$200
<b>Hospital stay - initial benefit</b>		
Non-ICU	\$1,000	\$2,000
ICU	\$1,000	\$2,000
<b>Hospital stay - daily benefit</b>		
Non-ICU	\$100	\$200
ICU	\$200	\$400
<b>Spinal injection for pain management</b>	\$25	\$75
<b>Surgical anesthesia</b>	\$75	\$150

<b>Surgery</b>	<b>Low plan or High plan</b>	
<b>Abdominal or pelvic</b>	\$1,000	\$2,000
<b>Cranial surgery - Inpatient surgery</b>	\$1,000	\$2,000
<b>Knee cartilage</b>		
Open	\$500	\$1,000
Arthroscopic	\$250	\$500
<b>Ruptured disc</b>	\$500	\$1,000
<b>Tendon, ligament or rotator cuff</b>		
Open	\$500	\$1,000
Arthroscopic	\$250	\$500
<b>Thoracic surgery</b>	\$1,000	\$2,000
<b>Follow-up care</b>	<b>Low plan or High plan</b>	
<b>Adaptive home and vehicle</b>	\$500	\$1,000
<b>Appliances</b>	\$50	\$150
<b>Follow-up physician's office visit</b>	\$50 (up to 6 visits per accident)	\$100 (up to 6 visits per accident)
<b>Prosthetics</b>		
One	\$500	\$1,000
Two or more	\$1,000	\$2,000
<b>Rehabilitative therapy</b>		
Inpatient	\$100 per day (up to 30 days)	\$200 per day (up to 30 days)
Outpatient	\$25 per day (up to 6 sessions)	\$50 per day (up to 6 sessions)
<b>Transportation</b>	\$200 per visit (up to 2 visits per accident)	\$400 per visit (up to 2 visits per accident)
<b>Support care</b>	<b>Low plan or High plan</b>	
<b>Adult companion lodging</b>	\$75 per day	\$150 per day
<b>Family care</b>	\$25 per day	\$50 per day

## Voluntary accident insurance monthly cost

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

<b>Coverage</b>	<b>Low plan</b>	<b>High plan</b>
Employee only	\$3.67	\$7.53
Employee and spouse	\$5.53	\$11.32
Employee and children	\$6.99	\$14.36
Employee and family	\$9.88	\$20.26

## Basic, employer-paid critical illness insurance

If you're enrolled in the Standard or Enhanced HSA plan, Bimbo Bakeries supplies employee-only basic critical illness coverage of \$3,000. This is provided to you at no additional cost.

## Voluntary critical illness insurance



A cash payment to help manage expenses associated with a covered critical illness.

Employee coverage	Spouse coverage	Child coverage
<b>\$10,000, \$20,000</b>	\$10,000, \$20,000	\$2,500, \$5,000
In order to elect spouse and/or child coverage, you must elect coverage on yourself.		

### Covered critical illnesses

The following conditions are covered at 100% unless noted and must meet all policy requirements:

- Coronary artery disease needing surgery (25%)
- Full benefit cancer
- Heart attack
- Kidney failure
- Major organ failure
- Partial benefit cancer (25%)
- Stroke

## Voluntary critical illness insurance monthly cost

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

### Monthly premium per employee

		Non-tobacco rates				Tobacco rates			
	Age	Employee	Employee and spouse	Employee and child	Employee and family	Employee	Employee and spouse	Employee and child	Employee and family
	<b>\$10,000 coverage</b>	Under 25	\$0.70	\$1.34	\$0.90	\$1.43	\$0.72	\$1.39	\$0.93
25-29		0.95	1.93	1.15	1.96	1.15	2.29	1.35	2.28
30-34		1.45	3.05	1.65	2.97	2.04	4.21	2.24	4.01
35-39		2.61	5.32	2.81	5.01	4.25	8.50	4.45	7.88
40-44		4.46	9.04	4.67	8.36	8.30	16.37	8.50	14.96
45-49		7.09	14.04	7.29	12.86	14.17	27.33	14.37	24.82
50-54		11.27	21.19	11.48	19.30	23.17	42.38	23.37	38.37
55-59		16.82	30.32	17.03	27.51	35.02	61.68	35.22	55.73
60-64		24.35	43.58	24.55	39.45	51.96	91.17	52.17	82.28
65-69		38.98	68.19	39.18	61.60	83.91	144.32	84.12	130.11
70-74		48.68	90.84	48.89	81.98	99.42	183.15	99.62	165.06
75+	60.39	113.58	60.59	102.44	110.36	205.88	110.56	185.52	

		Non-tobacco rates				Tobacco rates			
	Age	Employee	Employee and spouse	Employee and child	Employee and family	Employee	Employee and spouse	Employee and child	Employee and family
	<b>\$20,000 coverage</b>	Under 25	\$1.40	\$2.68	\$1.81	\$2.86	\$1.45	\$2.78	\$1.85
25-29		1.90	3.85	2.30	3.92	2.30	4.57	2.70	4.57
30-34		2.90	6.10	3.31	5.93	4.07	8.41	4.48	8.02
35-39		5.22	10.65	5.62	10.03	8.50	17.01	8.91	15.76
40-44		8.93	18.09	9.33	16.73	16.60	32.74	17.01	29.91
45-49		14.18	28.09	14.58	25.73	28.34	54.65	28.75	49.64
50-54		22.55	42.38	22.95	38.59	46.34	84.76	46.74	76.73
55-59		33.65	60.64	34.05	55.03	70.04	123.35	70.44	111.47
60-64		48.70	87.16	49.11	78.89	103.93	182.35	104.33	164.56
65-69		77.96	136.39	78.36	123.20	167.83	288.63	168.23	260.22
70-74		97.37	181.68	97.77	163.96	198.84	366.30	199.24	330.11
75+	120.78	227.15	121.19	204.88	220.71	411.76	221.12	371.03	

Tobacco use is defined by the use of tobacco products (including cigarettes, e-cigarettes, pipes, cigars, snuff or chewing tobacco) in the last 12 months, prior to coverage effective date.

Rates are subject to change and increase with age.

# Ready to enroll?

It's quick and easy to enroll in voluntary accident and critical illness insurance without answering health questions or a doctor's exam.

## You can enroll:

- ✓ Within 31 days of initial eligibility period (when you first become benefits eligible)
- ✓ During your annual enrollment window
- ✓ Within 31 days of a qualified family status change

To enroll go to [mybbubenefits.com](https://mybbubenefits.com) or call 1-888-606-9228

## We're here to help

### Voluntary accident and basic/voluntary critical illness insurance questions?

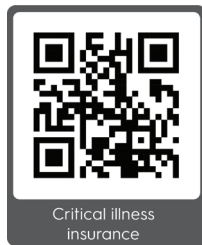
Call 1-855-750-1906 to chat with a Securian Financial customer service representative.

### Why voluntary accident and basic/voluntary critical insurance?

Learn how voluntary accident and basic/voluntary critical insurance can help protect your wallet when the unexpected happens.



Visit [Lifebenefits.com/videos/ai](https://Lifebenefits.com/videos/ai)



Visit [Lifebenefits.com/videos/ci](https://Lifebenefits.com/videos/ci)





**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.

# FAQ

## Q Is voluntary accident and critical illness insurance worth it?

A Definitely. That's because many families discover coverage gaps when the unexpected happens. Of course, everyone's financial situation is different. But these benefits can help ensure you're protected when life throws a curve ball – adding an extra layer of financial protection to the health insurance you already have.

## Q Can I take these benefits with me if I leave Bimbo Bakeries?

### A Voluntary accident insurance

If you leave your employer and you are still eligible for voluntary accident insurance benefits, you can continue coverage until age 70 by paying premiums directly to Securian Financial (subject to the policy's terms).

### Voluntary critical illness insurance

If you leave your employer and you are still eligible for voluntary critical illness insurance benefits, you can continue coverage until age 70 by paying premiums directly to Securian Financial (subject to the policy's terms).

## Q Who is eligible for coverage?

- A
- You - all active employees working the benefit hours required per week.
  - 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.

## Q Do I have to be enrolled in my employer's health insurance plan to participate in voluntary accident and critical illness insurance?

A No. Voluntary accident and critical illness insurance are independent elections from your health insurance plans through Bimbo Bakeries.

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

A Voluntary accident and basic/voluntary critical illness 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 add voluntary accident or critical illness coverage 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](https://securian.com/benefits)

- Select "Employer" under report a new claim
- Select "Start a new claim"
- Answer all questions to the best of your ability

Note: If you file a claim and you have both basic and voluntary critical illness coverage both policies pay out.

## Q Does my coverage apply outside of the United States?

A No, in order for benefits to be payable, the accident and/or diagnosis must happen and be treated in the United States.

## Basic and voluntary critical illness insurance

### Q What is a covered critical illness?

A A covered critical illness is a specific health condition defined in the certificate of insurance for which a benefit may be paid, upon diagnosis and submission of an approved claim. Covered conditions may vary by state and can also be found in the certificate of insurance.

### Q What's the difference between full and partial benefit cancer?

A The difference between full and partial benefit cancer is typically based on the stage and type of cancer. The partial benefit cancer is typically for earlier stages of cancer and full benefit cancer is typically for later stages of cancer. An explanation for both full and partial benefit cancer is provided in the certificate of insurance.

### Q What is the recurrence benefit?

A It provides more than one benefit payment for the same covered condition, after a benefit separation period of 12 months. Eligible conditions include full benefit cancer, heart attack, stroke and major organ failure. Recurrence benefits pay 50 percent of the coverage amount.

### Q Can I receive multiple payouts from this plan?

A This plan provides more than one benefit payment for separate covered conditions – a separation period of 30 days after the previous condition was diagnosed.

## Voluntary accident insurance

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

A You can find all policy details in your 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.

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

A Some covered benefits include limitations on the number of benefit payments payable per insured per covered accident and per year. Additional information can be found in the certificate of insurance.

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

A 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.

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

A 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.

# Exclusions and limitations

## Voluntary accident insurance

### 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?

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

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 regulation; or any other applicable federal or state laws, rules or regulation. Any questions regarding these topics should be directed to your legal and tax advisors. Group accident insurance is issued by Securian Life Insurance Company, a New York authorized insurer headquartered in St. Paul, MN.

Product availability and features may vary by state.

This product is offered under policy form series 15-32400.

**This policy provides limited benefits.** This policy has exclusions, limitations, 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. 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.

## Basic and voluntary critical illness insurance

### Is there any pre-existing condition limitation?

Yes. During the first 12 months after the original effective date of coverage or an increase in coverage, benefits are not payable for any covered condition that is the result of a pre-existing condition. For any increase in coverage, the pre-existing limitation period will only apply to the increased amount.

### Are there any other exclusions that apply?

Yes. In no event will we pay benefits where the insured's covered condition is caused directly or indirectly by, results in whole or in part from, or for which 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. your commission of or attempt to commit a felony, or to which a contributing cause was your being engaged in an illegal occupation;
4. the use of alcohol, drugs, medications, poisons, gases, fumes or other substances taken, absorbed, inhaled, ingested or injected;
5. 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.
6. war or any act of war, whether declared or undeclared; or
7. your service in the armed forces or units auxiliary to it of any nation.

### Are there any additional limitations that apply?

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

The Critical Illness product being offered is not Major Medical Insurance and is not a substitute for Major Medical Insurance.

Additionally, this product does not qualify as minimum essential health coverage under the Federal Affordable Care Act, nor does it satisfy the Federal requirement, effective January 1, 2014, that you have health insurance coverage.

**This policy provides limited benefits.** This policy has exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact Securian Financial Group. This is a summary of plan provisions related to the insurance policy issued by Securian Life. 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 14-32000. Product availability and features may vary by state.

Group critical illness insurance is issued by Securian Life Insurance Company, a New York authorized insurer headquartered in St. Paul, MN. Product availability and features may vary by state.



# Enroll today!

With today's high health care costs, accidents or critical illness costs can derail just about any budget.

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

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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