



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

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

It's a 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 an example of how it works*



John elects coverage offered by his employer.



John is painting and falls off his ladder. He breaks his arm and though he doesn't need surgery, spends two days in the hospital.



John gets a payment from Securian Financial.



John uses the money to pay for groceries and a lawn service.



Key benefits of voluntary hospital indemnity insurance

- All coverage is guaranteed when initially eligible, during annual enrollment periods and after a family status change
- Coverage available for your spouse and/or children
- No medical questions or health exam
- Includes pregnancy coverage and proactive labor and delivery benefit

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



What does your voluntary hospital indemnity plan cover?

Cash payment to help you offset hospitalization expenses.

Benefits	Low plan	High plan
Hospital stay or admission – initial benefit (sickness or accident)		
Non-ICU	\$1,000	\$2,000
ICU	\$1,000	\$2,000
Hospital stay – daily benefit (sickness or accident)		
Non-ICU	\$100	\$200
ICU	\$200	\$400
Newborn routine (up to 2 days)	\$100 per day	\$200 per day
Outpatient mental health diagnostic screening (one per year)	\$50	\$100

The hospital stay daily benefit and the newborn routine benefit are both paid out on the first day. Therefore, if you go into the hospital on June 1, you will be paid for the initial stay benefit as well as the corresponding daily benefits for June 1. Hospital stay daily benefits are limited to 30 Non-ICU days and 10 ICU days per confinement.

Monthly cost of coverage

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

	Low plan	High plan
Employee only	\$11.02	\$22.03
Employee and spouse	\$23.43	\$46.86
Employee and child	\$15.47	\$30.95
Employee and family	\$28.93	\$57.86

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 hospital indemnity 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 hospital indemnity benefit claim

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

Information needed to initiate the claim

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

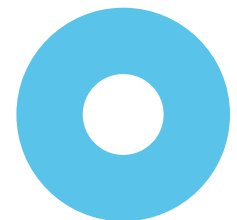
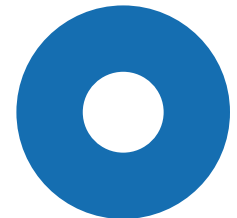
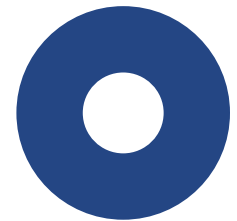
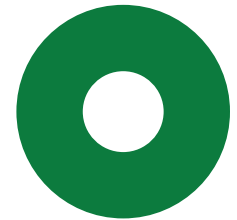
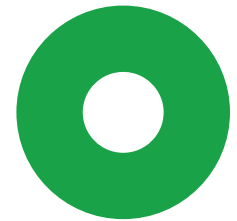
Want to file your claim online?

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 hospital indemnity insurance?

Voluntary 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.

Can I take this 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 hospital indemnity 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 elect voluntary hospital indemnity insurance anytime?

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

If I'm currently pregnant, will this childbirth be covered?

Yes. In fact, you can submit a claim when you reach 36 weeks of pregnancy. You will need to provide proof of pregnancy and gestation and a signed statement that you're planning a hospital birth. You'll then receive payment on the initial stay benefit plus three additional days. You can expect payment within five days of submitting your proof.

If you are in the hospital more than three days, you may be eligible to submit an additional claim. If you require a stay in the ICU, you may be eligible to receive additional payments once you submit documentation on your stay.

Hospital indemnity exclusions and limitations

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 from any of the following:

1. an insured's commission of, or attempt to commit, a felony, or engagement in an illegal occupation;
2. being intoxicated where the insured's blood alcohol level meets or exceeds the level at which intoxication is defined in the jurisdiction where the accident occurred;
3. being under the influence of any illegal drug/illegal controlled substance as defined in the jurisdiction where the accident occurred, unless administered on the advice of a physician;
4. war or any act of war, whether declared or undeclared;
5. 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 a covered accident or sickness; or b) a congenital disease or anomaly of a covered dependent child; or c) congenital defects in newborns;
6. a newborn child's routine nursing or routine well baby care during the initial confinement in a hospital (this exclusion does not apply to the newborn routine stay benefit);

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 or indirectly by, results in whole or in part from or during, or there is contribution from, any of the following:

1. aviation, except as a fare-paying passenger or as a passenger on an Bimbo Bakeries USA owned or leased aircraft;
2. riding or driving in any motor-driven vehicle in a race, stunt show or speed test (with the exception of recreational Go-Kart type activities).

Are there any additional limitations that apply?

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

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 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 the 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 15-32470.

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.



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PROTECT
SECURE

[securian.com](https://www.securian.com)

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