

Accident insurance

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



Provides a lump-sum cash payment after an accident to help supplement your health insurance.

It's a smart, 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.

Prepared for:



Here's how it works



Accident insurance claim example

Natalie is a full-time Modine employee who enrolled herself and family in the premium accident insurance plan during open enrollment. Ten months later, Natalie's spouse (Roberto) changes a lightbulb using a ladder. When he reaches for the lightbulb, the ladder slips on the floor causing him to fall. Roberto is taken to the hospital via ground ambulance and receives the care below as a result of his accident. The cash benefits received from the example can be used to help with everyday expenses or medical costs.*

| ✓ Accident insurance | Benefit* |
|-------------------------------------|----------------|
| Broken lower leg (surgical) | \$3,000 |
| Broken wrist (non-surgical) | \$900 |
| Emergency room treatment | \$300 |
| Ambulance (ground) | \$300 |
| Hospital stay (2 days - non ICU) | \$1,400 |
| Securian Financial pays you: | \$5,900 |

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

Key benefits of accident insurance

- ✓ **\$50 health and wellness benefit payable annually**
- ✓ No medical questions or health exam
- ✓ Covers your spouse and/or children
- ✓ 24-hour coverage

Your accident insurance plan



Cash payment in the event of a covered injury.


Covered benefits Basic plan or Premium plan

| Cash benefits paid per accident. | | |
|--|-----------------------------|-----------------------------|
| Burns (2nd degree) | | |
| Varies based on percent of body burned | Up to \$250 | Up to \$750 |
| Burns (3rd degree) | | |
| Varies based on percent of body burned | Up to \$2,500 | Up to \$7,500 |
| Skin graft | 50% of burn benefit | 50% of burn benefit |
| Child organized sports injury | | |
| Live birth to age 18 | \$100 | \$300 |
| Concussion | \$100 | \$300 |
| Dislocation (surgical) | | |
| Hip/Thigh | \$3,000 | \$6,000 |
| Knee | \$2,250 | \$4,500 |
| Foot | \$1,200 | \$2,400 |
| Ankle | \$1,200 | \$2,400 |
| Hand | \$600 | \$1,200 |
| Wrist | \$900 | \$1,800 |
| Lower jaw | \$600 | \$1,200 |
| Shoulder | \$900 | \$1,800 |
| Collarbone | \$600 | \$1,200 |
| Ribs | \$600 | \$1,200 |
| Elbow | \$600 | \$1,200 |
| Finger | \$450 | \$900 |
| Toe | \$300 | \$600 |
| Non-surgical | 50% of surgical benefit | 50% of surgical benefit |
| Partial dislocation | 25% of non-surgical benefit | 25% of non-surgical benefit |
| Eye injury | | |
| With surgery | \$100 | \$300 |
| Removal of foreign object | \$25 | \$75 |
| Paralysis | | |
| Quadriplegia | \$15,000 | \$30,000 |
| Paraplegia | \$7,500 | \$15,000 |
| Hemiplegia | \$7,500 | \$15,000 |
| Uniplegia | \$3,750 | \$7,500 |

Covered benefits Basic plan or Premium plan

| Covered benefits | Basic plan | Premium plan |
|--------------------------------|-----------------------------|-----------------------------|
| Traumatic brain injury | \$100 | \$300 |
| Fracture (surgical) | | |
| Skull - depressed | \$4,500 | \$9,000 |
| Hip/Thigh | \$3,000 | \$6,000 |
| Skull - non-depressed | \$3,000 | \$6,000 |
| Pelvis | \$2,250 | \$4,500 |
| Sternum | \$2,250 | \$4,500 |
| Vertebral body | \$1,500 | \$3,000 |
| Lower leg | \$1,500 | \$3,000 |
| Shoulder blade | \$1,500 | \$3,000 |
| Upper arm | \$1,050 | \$2,100 |
| Facial excluding lower jaw | \$1,050 | \$2,100 |
| Foot | \$750 | \$1,500 |
| Ankle | \$750 | \$1,500 |
| Kneecap | \$750 | \$1,500 |
| Forearm | \$750 | \$1,500 |
| Hand or wrist (except fingers) | \$900 | \$1,800 |
| Lower jaw | \$750 | \$1,500 |
| Ribs | \$750 | \$1,500 |
| Vertebral processes | \$600 | \$1,200 |
| Collarbone | \$450 | \$900 |
| Coccyx | \$450 | \$900 |
| Finger | \$450 | \$900 |
| Toe | \$300 | \$600 |
| Nose | \$300 | \$600 |
| Non-surgical | 50% of surgical benefit | 50% of surgical benefit |
| Chip fracture | 25% of non-surgical benefit | 25% of non-surgical benefit |
| Laceration | | |
| With stitches or staples | \$200 | \$600 |
| Without stitches or staples | \$50 | \$150 |

Your accident insurance plan

 Cash payment in the event of a covered injury.

| Covered benefits | Basic plan or Premium plan | |
|---|----------------------------|---------|
| Emergency Care | | |
| Ambulance | | |
| Ground or water | \$150 | \$300 |
| Air | \$750 | \$1,500 |
| Blood, plasma or platelets transfusion | \$300 | \$600 |
| Emergency dental | | |
| Crown | \$150 | \$300 |
| Extraction | \$50 | \$100 |
| Emergency room treatment | \$150 | \$300 |
| Initial physician's office visit | \$50 | \$100 |
| Hospital care | | |
| Coma | \$1,000 | \$3,000 |
| X-Ray | \$50 | \$100 |
| Diagnostic testing | \$100 | \$200 |
| Hospital stay - Initial benefit | | |
| Non-ICU | \$500 | \$1,000 |
| 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 | \$50 | \$150 |
| Regional | \$25 | \$75 |
| Surgery | | |
| Abdominal or pelvic | \$1,000 | \$2,000 |
| Cranial surgery | \$1,000 | \$2,000 |
| Thoracic surgery | \$1,000 | \$2,000 |
| Joint replacement- elbow, hip, knee, shoulder | \$500 | \$1,000 |
| Knee cartilage | | |
| Open | \$500 | \$1,000 |
| Arthroscopic | \$250 | \$500 |
| Ruptured disc | \$500 | \$1,000 |

| Covered benefits | Basic plan or Premium plan | |
|---|------------------------------------|-------------------------------------|
| Tendon, ligament or rotator cuff | | |
| Open | \$500 | \$1,000 |
| Arthroscopic | \$250 | \$500 |
| Follow-up care | | |
| Adaptive home and vehicle | \$1,500 | \$2,500 |
| Appliances | \$50 | \$200 |
| Follow-Up Physician's Office Visit | \$50 (up to 6 visits per accident) | \$100 (up to 6 visits per accident) |
| Prosthetics | | |
| One | \$500 | \$1,000 |
| Two or more | \$1,000 | \$2,000 |
| Post-Traumatic Stress Disorder | \$100 | \$300 |
| Rehabilitative therapy | | |
| Inpatient | \$50 per day (up to 30 days) | \$100 per day (up to 30 days) |
| Outpatient | \$50 per day (up to 10 sessions) | \$75 per day (up to 10 sessions) |
| Transportation | \$300 per visit | \$500 per visit |
| Support care | | |
| Adult companion lodging | \$75 per day | \$150 per day |

Monthly cost of coverage

| | Basic plan | Premium plan |
|---------------------|------------|--------------|
| Employee only | \$5.17 | \$9.02 |
| Employee and spouse | \$8.59 | \$14.40 |
| Employee and child | \$9.56 | \$17.03 |
| Employee and family | \$13.95 | \$24.48 |

Rates are guaranteed until January 1, 2027.



for 32+ different 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.

Ready to enroll?

It's quick and easy to enroll without answering health questions or a doctor's exam.

You can enroll:

-  Within 30 days of initial eligibility period
-  During your annual enrollment window
-  Within 30 days of a qualified family status change

To enroll go to

mymodine.bswift.com

We're here to help

Accident insurance questions?

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

Enrollment questions?

For questions about your coverages, contact the Benefits HelpLine at **262-619-8200**.

Need some guidance on how much coverage you need?

Use Securian Financial's online benefits-decision tool, Benefit Scout®. By answering a few simple questions about your family and finances, you can determine the coverage that meets your needs and budget.

Visit LifeBenefits.com/modine

Frequently asked questions

Q Why should I purchase accident insurance?

A 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.

Q Can I take my coverage with me if I leave Modine?

A If you leave Modine 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.

Q Who is eligible for coverage?

- A
- You – all active employees working 32 or more hours 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 Modine.

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

A Accident 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 accident insurance anytime?

A You can only elect 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://www.securian.com/benefits)
- Select "Employer" under report a new claim
 - Select "Start a new claim"
 - Answer all questions to the best of your ability

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. For example, diagnostic testing is limited to one payment per insured, per covered accident. Additional information about injury benefits is in your 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. 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 certificate of insurance.

Exclusion and limitations

Exclusions and limitations vary by state. For your state's specific exclusions and limitations, please refer to your certificate of insurance.

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. 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. 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.



Enroll today!

With today's high health care costs, accident costs can derail just about any budget.

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

This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to Modine Manufacturing Company 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.

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

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