

Hospital indemnity insurance

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



Provides a lump-sum cash payment after each day spent in a hospital 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



Hospital indemnity insurance claim example

You enroll in the hospital indemnity insurance premium plan. After your coverage is effective, you give birth to a child and spend two days in the hospital (non-ICU).

✓ Hospital indemnity	Benefit*
Initial benefit (non-ICU)	\$1,000
Hospital stay, daily benefit (non-ICU) 2 days	\$400
Newborn routine stay, 2 days	\$200
Securian Financial pays you:	\$1,600

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

Key benefits of hospital indemnity insurance

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

Your hospital indemnity insurance plan

✓ Cash payment to help you offset hospitalization expenses.

Benefits		Basic plan	Premium plan
Hospital stay or admission – initial benefit (sickness or accident)	Non-ICU	\$500	\$1,000
	ICU	\$1000	\$2,000
Hospital stay – daily benefit (sickness or accident)	Non-ICU	\$100	\$200
	ICU	\$200	\$400
Drug and/or alcohol treatment (inpatient)		\$50 per day	\$100 per day
Mental health treatment (inpatient)		\$50 per day	\$100 per day
Newborn routine stay	Pays Day 1	\$50 per day	\$100 per day
Outpatient mental health diagnostic screening		\$100	\$200

Monthly cost of coverage

	Basic plan	Premium plan
Employee only	\$9.54	\$19.08
Employee + spouse	\$19.70	\$39.39
Employee + child	\$13.12	\$26.24
Employee + family	\$24.11	\$48.22




Rates are guaranteed until January 1, 2027.



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

Hospital indemnity 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 hospital indemnity insurance?

A 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.

Q Can I take this 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 Hospital indemnity 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 elect hospital indemnity insurance 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://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 If I'm currently pregnant, will this childbirth be covered?

A 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.

Exclusions and limitations

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

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 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; or
2. suicide or attempted suicide, whether sane or insane; or
3. your participation in, or your attempt to commit, a crime, assault, felony, or any illegal activity, regardless of any legal proceedings thereto; or
4. the use of alcohol [(this exclusion does not apply to the drug and/or alcohol treatment (inpatient) benefit and the mental health treatment (inpatient) benefit)]; or
5. the use of prescription drugs, non-prescription drugs, illegal drugs, medications, poisons, gases, fumes or other substances taken, absorbed, inhaled, ingested or injected [(this exclusion does not apply to the drug and/or alcohol treatment (inpatient) benefit and the mental health treatment (inpatient) benefit)]; or
6. war or any act of war, whether declared or undeclared; or
7. 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; or
8. 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. 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; or
2. bodily or mental infirmity, sickness; or
3. infection, other than infection occurring simultaneously with, and as a direct and independent result of, the injury; or
4. travel in or descent from any aircraft, except as a fare-paying passenger on a regularly scheduled commercial flight on a licensed passenger aircraft carrier; or
5. participation in the following activities: scuba diving, bungee jumping, base jumping, hang gliding, sail gliding, parasailing, parakiting, or mountain climbing; or riding or driving in any motor-driven vehicle in a race, stunt show or speed test; or
6. resulting complications from medical or surgical treatment or diagnostic procedures when the outcome is not as planned or expected, including claims of medical malpractice; or practicing for or participating in any semi-professional or professional competitive athletics.



Enroll today!

With today's high health care costs, hospitalization 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.

Securian Life Insurance Company is a New York authorized insurer headquartered in St. Paul, MN. Product availability and features may vary by state. Securian Life Insurance Company 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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[securian.com](https://www.securian.com)

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F90209-11 Rev 9-2023 DOFU 9-2023
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