

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

- \$50 health and wellness benefit available to everyone insured for completing an eligible health screening, including an annual exam
- 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 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 the basic plan coverage for herself offered by Modine.



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 \$2,300 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	Basic Plan	Premium Plan	Injury Benefits	Basic Plan	Premium Plan
Burns (2nd degree)			Foot	\$750	\$1,500
Less than 10% of body	\$50	\$150	Ankle	\$750	\$1,500
Between 10 and 20% of body	\$100	\$300	Kneecap	\$750	\$1,500
20% or more of body	\$250	\$750	Upper arm	\$1,050	\$2,100
Burns (3rd degree)			Facial excluding lower jaw	\$1,050	\$2,100
Less than 10% of body	\$500	\$1,500	Forearm	\$750	\$1,500
Between 10 and 20% of body	\$1,000	\$3,000	Hand or wrist (except fingers)	\$900	\$1,800
20% or more of body	\$2,500	\$7,500	Lower jaw	\$750	\$1,500
Concussion	\$100	\$300	Shoulder blade	\$1,500	\$3,000
Dislocation (surgical)			Collarbone	\$450	\$900
Hip/Thigh	\$3,000	\$6,000	Ribs	\$750	\$1,500
Foot	\$1,200	\$2,400	Finger	\$450	\$900
Ankle	\$1,200	\$2,400	Toe	\$300	\$600
Knee	\$2,250	\$4,500	Nose	\$300	\$600
Hand (excluding fingers)	\$600	\$1,200	Non-surgical	50% of surgical benefit	50% of surgical benefit
Wrist	\$900	\$1,800	Chip fracture	25% of non-surgical benefit	25% of non-surgical benefit
Lower jaw	\$600	\$1,200			
Shoulder	\$900	\$1,800	Lacerations		
Collarbone	\$600	\$1,200	With stitches or staples	\$200	\$600
Ribs	\$600	\$1,200	Without stitches or staples	25% of benefit provided with stitches or staples	25% of benefit provided with stitches or staples
Finger	\$450	\$900			
Toe	\$300	\$600	Child organized sports injury	\$100	\$300
Elbow	\$600	\$1,200	Paralysis		
Non-surgical	50% of surgical benefit	50% of surgical benefit	Quadriplegia	\$15,000	\$30,000
Partial dislocation	25% of non-surgical benefit	25% of non-surgical benefit	Paraplegia	\$7,500	\$15,000
			Hemiplegia	\$7,500	\$15,000
Eye injury			Uniplegia	\$3,750	\$7,500
With surgery	\$100	\$300	Traumatic brain injury	\$100	\$300
Removal of foreign object	\$25	\$75			
Fracture (surgical)					
Hip/Thigh	\$3,000	\$6,000			
Vertebral body	\$1,500	\$3,000			
Vertebral processes	\$600	\$1,200			
Pelvis	\$2,250	\$4,500			
Sternum	\$2,250	\$4,500			
Coccyx	\$450	\$900			
Skull - non depressed	\$3,000	\$6,000			
Skull - depressed	\$4,500	\$9,000			
Lower leg	\$1,500	\$3,000			

Covered benefits may vary by state; check your state's certificate of insurance for available coverage.

Accident insurance continued

Emergency care	Basic Plan	Premium Plan
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	Basic Plan	Premium Plan
Coma	\$1,000	\$3,000
Diagnostic testing	\$100	\$200
Hospital stay		
Initial benefit, non-ICU	\$500	\$1,000
Initial benefit, ICU	\$1,000	\$2,000
Daily benefit, non-ICU	\$100	\$200
Daily benefit, ICU	\$200	\$400
Spinal Injection for pain management	\$25	\$75
Surgical anesthesia		
General	\$50	\$150
Regional	\$25	\$75
X-ray	\$50	\$100

Surgery	Basic Plan	Premium Plan
Abdominal or pelvic, cranial or thoracic surgery	\$1,000	\$2,000
Joint replacement surgery of elbow, hip, knee or shoulder	\$500	\$1,000
Knee cartilage		
Open	\$500	\$1,000
Arthroscopic	\$250	\$500
Ruptured disc surgery	\$500	\$1,000
Skin graft	50% of applicable burn benefit	50% of applicable burn benefit
Tendon, ligament or rotator cuff surgery		
Open	\$500	\$1,000
Arthroscopic	\$250	\$500

Follow-up care	Basic Plan	Premium Plan
Adaptive home and vehicle	\$1,500	\$2,500
Appliances	\$50	\$200
Follow-up physician's visit	\$50	\$100
Prosthetics		
One prosthetic	\$500	\$1,000
Two or more prosthetics	2x one prosthetic	2x one prosthetic
Post-traumatic stress disorder	\$100	\$300
Rehabilitative therapy (inpatient)	\$50 per visit (up to 30 visits)	\$100 per visit (up to 30 visits)
Rehabilitative therapy (outpatient)	\$50 per visit (up to 10 visits)	\$75 per visit (up to 10 visits)
Transportation	\$300	\$500

Support care	Basic Plan	Premium Plan
Adult companion lodging	\$75	\$150

Monthly cost of coverage

Coverage type	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

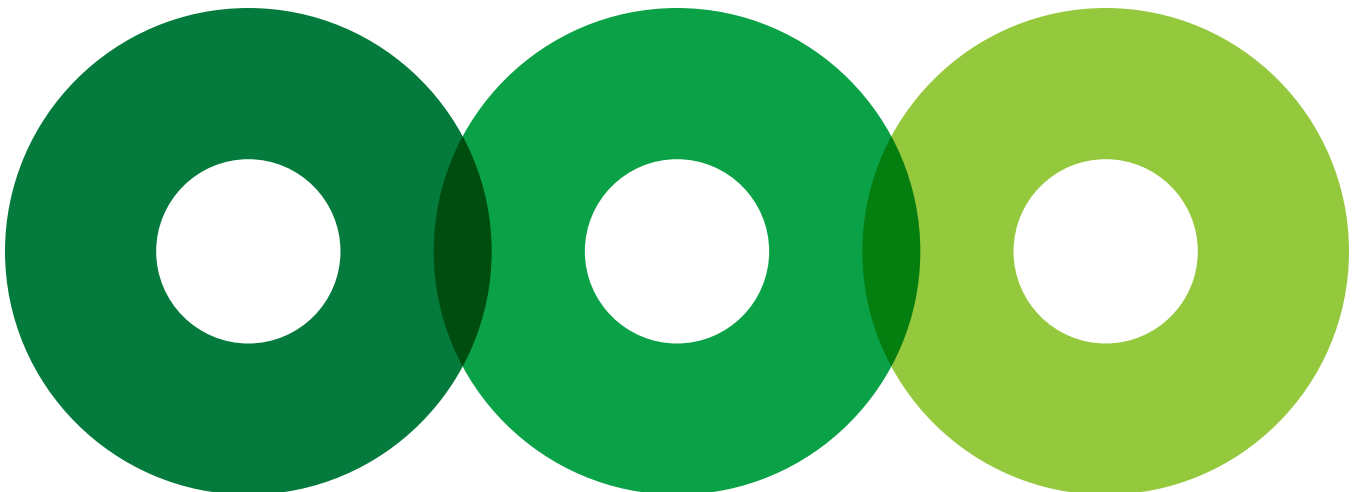
Rates are subject to change.



Get paid \$50 for 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. There is a maximum of one health and wellness benefit payment per insured, per year.

To file a health and wellness claim, go to LifeBenefits.com



When to enroll and how to file a claim

When can you enroll?

You can enroll:

- Within 30 days of initial eligibility period
- During your annual enrollment window
- Within 30 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

Enroll online at mymodine.bswift.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

Employee

- Personal information will be pre-filled in the submission
- Date of event

Spouse or child

- Insured's full name
- Address
- Date of birth
- Date of event

How to submit the claim

Go to the Securian Financial website LifeBenefits.com and log in.

- **User ID:** MM followed by a number assigned by Securian. If you do not know your user ID, use the forgot user ID function on LifeBenefits.
- **Initial password:** Your eight-digit date of birth (MMDDYYYY) followed by the last four digits of your Social Security number.
- If you've previously logged in to LifeBenefits™, use the password you created.
- Select "Start a new claim."
- Answer all questions to the best of your ability with your claim.

If you do not have the necessary documents available at the time of submission, you can upload it and any additional information by returning to LifeBenefits.com and clicking on "My claims."

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 Modine?

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.

Who is eligible for coverage?

- You – all active employees working 30 or more hours per week
- 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 Modine.

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/modine-insurance.

Accident insurance exclusions and limitations

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 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?

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 Modine Manufacturing Company. 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 17-32525 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.

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.

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.



PREPARE
PROTECT
SECURE

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

400 Robert Street North, St. Paul, MN 55101-2098
©2024 Securian Financial Group, Inc. All rights reserved.

F90209-13 Rev 4-2025 DOFU 12-2024
4028597