

# Focus on your recovery rather than your finances

## Unexpected events like accidents, illnesses and injuries can disrupt your life

While medical insurance typically covers most medical costs, other types of expenses can arise – like deductibles, transportation costs, additional child care and household tasks you can't do for yourself.

The University of Texas System offers accident, critical illness and hospital indemnity insurance through Securian Financial – so you can plan for the unexpected before it happens and avoid tapping into your hard-earned savings or other sources.

### Key benefits

- Cash benefit paid directly to you to use any way you choose
- Health and wellness benefit available to everyone enrolled in coverage:
  - \$50 for accident insurance
  - \$50 for critical illness insurance
- Payout doesn't depend on income or other insurance
- Easy to enroll at work with premiums paid through payroll deduction
- Coverage available for your spouse and child(ren)
- If enrolled in multiple products, a claim may be payable for under more than one product
- No health exam or questions required to purchase coverage
- You can choose to continue to be insured with Securian Financial beyond active employment.



### Learn more

Visit [utbenefits.link/YourUTBenefits](https://utbenefits.link/YourUTBenefits) for more information and resources about your coverage options and costs.

### How to enroll

Access [utbenefits.link/ssomyutbenefits](https://utbenefits.link/ssomyutbenefits) and log in with institution credentials (SSO).



**Approximately 40 million ER visits  
for nonfatal injuries each year.<sup>1</sup>**

1. Centers for Disease Control and Prevention, National Center for Health Statistics. Emergency Department Visits. <https://www.cdc.gov/nchs/fastats/emergency-department.htm>. October 2024.

**ACCIDENT INSURANCE** offers additional financial protection by providing a cash payment directly to you if an accident occurs.



**Key benefits**

- Multiple cash payments may be received for accidents throughout the year
- The accident insurance plan offers **low and high plan** options with coverage tiers for employee, employee + spouse, employee + child(ren), and family
- Premium rates and injury payouts vary based on your selected plan.
- Many accidents are covered, including injury and hospital care benefits, child and adult organized sports, emergency care and follow-up care. For a full list of covered benefits, please visit your state-specific certificate, which can be found on [plans.lifebenefits.com/cert/uts](https://plans.lifebenefits.com/cert/uts)

**Monthly cost of coverage**

Coverage type	Low plan	High plan
Employee only	\$5.84	\$9.71
Employee and spouse	\$9.68	\$15.92
Employee and child(ren)	\$13.51	\$22.44
Employee and family	\$19.29	\$31.91

PAYOUT EXAMPLE*	Low plan	High plan
Broken lower leg (surgical)	\$3,000	\$5,000
Emergency room visit	\$150	\$300
Appliances tier 1 (e.g., crutches)	\$100	\$200
Follow-up physician's office visit (up to 6 visits)	\$75	\$125
<b>Total Securian Financial pays you</b>	<b>\$3,325</b>	<b>\$5,625</b>

Rates are subject to change.

**CRITICAL ILLNESS INSURANCE** provides a cash payment after diagnosis of a covered condition such as a heart attack or cancer.



**Key benefits**

- Examples of illnesses include heart attack, stroke, cancer, infertility, type 1 diabetes, autism and others
- No exclusions for pre-existing health conditions, but covered diagnoses must occur after the coverage effective date
- Some covered conditions have a recurrence benefit which means that you can receive more than one benefit payment for the same covered condition after satisfying the benefit separation period.
- The critical illness plan offers **three benefit levels** (\$10,000, \$20,000, \$30,000) with coverage tiers for employee, employee + spouse, employee + child(ren), and family. Premiums vary by age and tobacco status.

**Critical illness insurance benefit plan options**

**EXAMPLE OF MONTHLY COST OF COVERAGE/AMOUNT OF COVERAGE**

Employee, age 30 elects the following:

Coverage	Monthly premium per employee - non-tobacco				Monthly premium per employee - tobacco			
	EE only	EE + SP	EE + CH	EE + FAM	EE only	EE + SP	EE + CH	EE + FAM
\$10,000	\$4.72	\$8.98	\$7.03	\$11.29	\$5.06	\$9.63	\$7.37	\$11.94
\$20,000	\$7.41	\$14.23	\$11.21	\$18.03	\$7.95	\$15.26	\$11.75	\$19.06
\$30,000	\$10.12	\$19.48	\$15.42	\$24.78	\$10.85	\$20.89	\$16.15	\$26.19

Employee, age 40 elects the following:

Coverage	Monthly premium per employee - non-tobacco				Monthly premium per employee - tobacco			
	EE only	EE + SP	EE + CH	EE + FAM	EE only	EE + SP	EE + CH	EE + FAM
\$10,000	\$8.15	\$15.37	\$10.46	\$17.68	\$10.22	\$19.27	\$12.53	\$21.58
\$20,000	\$14.10	\$26.79	\$17.90	\$30.59	\$17.69	\$33.61	\$21.49	\$37.41
\$30,000	\$20.07	\$38.24	\$25.37	\$43.54	\$25.17	\$47.96	\$30.47	\$53.26

Employee, age 50 elects the following:

Coverage	Monthly premium per employee - non-tobacco				Monthly premium per employee - tobacco			
	EE only	EE + SP	EE + CH	EE + FAM	EE only	EE + SP	EE + CH	EE + FAM
\$10,000	\$13.79	\$27.63	\$16.10	\$29.94	\$23.37	\$46.83	\$25.68	\$49.14
\$20,000	\$26.85	\$53.80	\$30.65	\$57.60	\$45.52	\$91.21	\$49.32	\$95.01
\$30,000	\$39.92	\$79.98	\$45.22	\$85.28	\$67.67	\$135.58	\$72.97	\$140.88

Rates are subject to change.

A tobacco user is defined as an individual who has used tobacco in any form during the past 12 months or is currently using tobacco in any form. If a tobacco status is not designated, premiums will be deducted at tobacco rates.

**KEY** EE = Employee, SP = Spouse, CH = Child(ren), FAM = Family

**HOSPITAL INDEMNITY INSURANCE** provides a cash payment after each day spent in a hospital to help supplement your health insurance.



**Key benefits**

- Ability to submit labor and delivery claim ahead of hospital stay at 36 weeks pregnant and be paid
- Payments available for outpatient mental health and substance use diagnostic screenings
- Can be used for planned and unplanned hospitalizations
- The hospital indemnity plan offers low and high plan options, with premiums based on coverage tier of employee, employee + spouse, employee + child(ren), or family.

**Monthly cost of coverage**

	Low plan	High plan
Employee	\$9.56	\$19.12
Employee and spouse	\$21.31	\$42.61
Employee and child	\$14.85	\$29.70
Employee and family	\$27.83	\$55.67

Rates are subject to change.

**UT Dallas and UT Tyler will not offer benefits through Securian Financial for the 2026-2027 Plan Year. We understand these benefits are meaningful to many employees and appreciate your patience as both institutions continue to evaluate offering them in the future.**

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

Value-added services availability and features may vary by state. Access to BenefitBump is not contingent upon participation in the group hospital indemnity insurance product, nor any other product offered by Securian Financial Group, Inc., and its insurance company subsidiaries.

The relationship between BenefitBump, LLC and Securian Financial Group, Inc., is that of independent contractor. BenefitBump, LLC is responsible for the services it provides and does not have the power or authority to obligate or bind Securian Financial Group, Inc., in any manner beyond that which is contractually agreed to by the parties.

For accident insurance, critical illness insurance and hospital indemnity insurance.

**Limitations and exclusions apply.** Each of these policies has exclusions, limitations, reduction of benefits, terms under which the policy may be continued in force or discontinued.



**Prepare for parenthood with BenefitBump**

Adding to your family is joyful and exciting. It can also be hard to navigate. Your employer offers BenefitBump to support you along your parenthood journey at no cost to you. Register for BenefitBump and learn how to navigate your time off, return to work and so much more.

Visit [mybenefitbump.com](https://mybenefitbump.com) to get started and use access code: UTS.

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