

## Critical illness insurance

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



Provides a lump-sum cash payment after diagnosis of a covered critical illness such as a heart attack or cancer 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.

## Here's how it works



### Critical illness insurance claim example

Mary is a full-time Googler who enrolled their spouse and children in critical illness insurance during open enrollment. Several months later, Mary's husband (Jay) had a heart attack while mowing the backyard. Jay was sidelined from work for several months while they focused on recovery. Jay used their critical illness cash benefit to pay their medical bills, supplement the income they lost and pay other bills. The payment example below highlights the cash payment you would receive as a result of a heart attack.\*


	Benefit
Heart attack	\$30,000
<b>Securian Financial pays you:</b>	<b>\$30,000</b>

\*Assumes Googler is enrolled in \$30,000 of coverage. Actual experience and benefit payouts may vary from this example.

### Key benefits of critical illness insurance

- ✓ Cash payment may be used any way you wish
- ✓ Covers you, dependent parent(s) and options to cover your spouse/ domestic partner and child(ren)
- ✓ Includes diagnoses made by a licensed provider outside of the United States

# Your critical illness insurance plan

 A cash payment to help manage expenses associated with a covered critical illness.

Googler coverage	Spouse/domestic partner coverage	Child(ren) coverage
Choose: <b>\$15,000 or \$30,000</b> In order to elect spouse/domestic partner and/or child(ren) coverage, you must elect coverage on yourself.	100% of your elected coverage amount	100% of your elected coverage amount
<b>Eligible dependent parents are automatically covered at 50 percent of your elected coverage amount.</b>		

## Covered critical illnesses

The following conditions are covered at 100 percent (if approved), unless otherwise noted. Covered critical illness claims will be reviewed and must meet the definitions as defined in the policy.

- Addison's disease
- ALS
- Alzheimer's disease
- Bacterial meningitis
- Benign brain tumor
- Blindness
- Cerebral palsy
- Cleft lip/palate needing surgery<sup>1</sup>
- Coma
- Coronary artery disease needing surgery
- COVID-19 disease of specified severity<sup>2</sup> (3-day hospital stay) (25%)
- Creutzfeldt-Jakob disease
- Cystic fibrosis
- Down syndrome
- Full benefit cancer
- Heart attack
- Infectious encephalitis
- Kidney failure
- Legionnaires' disease
- Loss of hearing
- Loss of speech
- Major organ failure
- Multiple sclerosis
- Muscular dystrophy
- Myasthenia gravis
- Necrotizing fasciitis
- Osteomyelitis
- Parkinson's disease
- Partial benefit cancer (50%)
- Poliomyelitis
- Post-traumatic stress disorder (50%)
- Rabies
- Severe burns
- Sickle cell anemia
- Skin cancer<sup>2</sup> (\$500)
- Spina bifida
- Stroke
- Sudden cardiac arrest
- Systemic lupus erythematosus (SLE)
- Systemic sclerosis
- Type 1 diabetes (for children and adults)

1. Not available in Idaho

2. Not available in New Jersey

## Did you know?

Your critical illness plan pays a benefit if you have a recurrent diagnosis of the below conditions (as long as the subsequent diagnosis occurs more than 6 months after the first diagnosis). The recurrence benefit is equal to 100 percent of the elected coverage amount, unless otherwise noted.

- Bacterial meningitis
- Benign brain tumor
- Coma
- Coronary artery disease needing surgery
- Full benefit cancer
- Heart attack
- Infectious encephalitis
- Legionnaires' disease
- Major organ failure
- Necrotizing fasciitis
- Osteomyelitis
- Partial benefit cancer (50%)
- Severe burns
- Stroke
- Sudden cardiac arrest

Additional details can be found in your [certificate of insurance](#).

## Monthly cost of coverage

	Age	Googler only	Googler and spouse/ domestic partner	Googler and child(ren)	Googler, spouse/ domestic partner and child(ren)
<b>\$15,000 coverage</b>	Under 30	\$2.79	\$4.05	\$4.16	\$5.73
	30-34	3.30	5.16	4.68	6.83
	35-39	4.38	7.23	5.75	8.91
	40-44	6.23	10.76	7.59	12.44
	45-49	8.84	15.92	10.20	17.60
	50-54	13.23	23.43	14.60	25.10
	55-59	18.77	32.93	20.13	34.61
	60-64	27.11	46.88	28.47	48.54
	65-69	36.87	64.92	38.24	66.59
	70-74	49.97	84.05	51.33	85.71
	75 & over	63.68	106.23	65.06	107.90
<b>\$30,000 coverage</b>	Under 30	\$5.58	\$8.10	\$8.31	\$11.46
	30-34	6.60	10.32	9.36	13.65
	35-39	8.76	14.46	11.49	17.82
	40-44	12.45	21.51	15.18	24.87
	45-49	17.67	31.83	20.40	35.19
	50-54	26.46	46.86	29.19	50.19
	55-59	37.53	65.85	40.26	69.21
	60-64	54.21	93.75	56.94	97.08
	65-69	73.74	129.84	76.47	133.17
	70-74	99.93	168.09	102.66	171.42
	75 & over	127.35	212.46	130.11	215.79

All rates are subject to change.

Your monthly cost of coverage is calculated based on the rate for your attained age. This means your rate will change as of your birthdate if/when you cross a five-year age band.



## Ready to enroll?

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

### You can enroll:

- ✓ Within 31 days of initial eligibility period
- ✓ During your open enrollment window
- ✓ Within 31 days of a qualified family status change

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**Elect critical illness insurance online through [go/gBenefits](#)**

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## We're here to help

### Critical illness insurance questions?

Call **833-745-5516** to chat with a Securian Financial customer service representative, Monday-Friday 5 a.m.-5 p.m. Pacific Time.  
Email Securian Financial at [googlesupport@securian.com](mailto:googlesupport@securian.com) or sign up to talk to a Securian concierge live at [go/illnessandaccidentinsuranceoh](#).

### Enrollment questions?

Visit [go/benefits-support](#).

### Learn more

Go to [securian.com/google-insurance](#) to learn more about how critical illness insurance works.

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## Do you have aging parents?

Your eligible dependent parents are automatically covered at 50 percent of your elected coverage. For additional information about dependent parents, see page 5 "Who is eligible to enroll for coverage?"



# Frequently asked questions

## **Q Why should I purchase critical illness insurance?**

**A** Critical illness insurance complements your health insurance and provides additional financial protection for you and your family to use as you wish, allowing you to focus on your recovery and treatment.

## **Q If I am currently receiving medical treatment for a covered condition, can I still enroll in critical illness insurance?**

**A** Yes. However, you must be first diagnosed by a licensed physician for a covered critical illness while your coverage is effective to be eligible for a benefit. If your diagnosis occurred before your coverage became effective, you would not be eligible for a benefit. For example, if you have been diagnosed with kidney failure and are currently receiving treatment for this illness, you would not be eligible for benefits for kidney failure once your coverage begins.

## **Q Can I take my coverage with me if I leave Google?**

**A** If you leave Google for any reason, including retirement:

1. For the first 18 months, you can continue coverage at the same rates as active Googlers, which means your rate may be subject to change if rates are changed for active Googlers
2. After 18 months, 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 Googler, but rates are subject to change

Note: Portability is not available if you are a resident of Colorado or Vermont.

## **Q Who is eligible to enroll for coverage?**

- A**
- All active Googlers working 20 or more hours per week for at least five months in any calendar year<sup>1</sup>
  - Your spouse/domestic partner — coverage is available only if Googler coverage is elected<sup>2</sup>
  - Your child(ren) from live birth to age 26. Coverage is available only if Googler coverage is elected<sup>2</sup>
  - You or your spouse/domestic partner's dependent parent who is a biological parent, stepparent or adoptive parent

A dependent parent must also satisfy one of the following:

1. Is claimed as a dependent on the IRS income tax forms
2. Is financially dependent on the insured for more than half of their out-of-pocket support costs, including but not limited to, food, housing, clothing and medical services

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

**A** No. Critical illness insurance provides you a lump-sum payment to use any way you want.

## **Q Can I add critical illness insurance coverage anytime?**

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

# Frequently asked questions

## **Q How do I file a claim?**

**A** Visit [securian.com/benefits](https://securian.com/benefits)

1. Select "Employer" under report a new claim
2. Select "Start a new claim"
3. Answer all questions to the best of your ability and type "Google" when prompted to enter "Company Name"

## **Q Are benefits payable if my diagnosis is made outside the United States?**

**A** Yes. If you are outside of the United States at the time of your diagnosis, your international licensed provider may certify your condition.

## **Q What is a covered critical illness?**

**A** A covered critical illness is a specific health condition for which a benefit may be paid, upon diagnosis and submission of an approved claim.

For example, kidney failure is a covered condition and is defined as the total and permanent failure of both kidneys, which requires the insured to undergo regular renal dialysis at least weekly or for which the insured needs a kidney transplant and is included on an official USA transplant waiting list such as the United Network for Organ Sharing (UNOS). Permanent regular renal dialysis or kidney transplant must be deemed medically necessary by a specialist.

Note: Covered conditions may vary by state. Please refer to your [certificate of insurance](#) for complete critical illness definitions.

## **Q What's the difference between full and partial benefit cancer?**

**A** The difference between full and partial benefit cancer is typically based on the stage and type of cancer. The partial benefit cancer is typically for earlier stages of cancer and full benefit cancer is typically for later stages of cancer. An explanation for both full and partial benefit cancer is provided in your [certificate of insurance](#).

## **Q Are benefits payable for a condition diagnosed prior to my coverage effective date?**

**A** No. Benefits are not payable for an illness diagnosed prior to your coverage effective date. For example, if you were diagnosed with a stroke prior to the effective date, you would not be eligible for payment for that stroke. However, if you had a stroke after your coverage is effective, you may be eligible for benefits for the second stroke if you have active coverage. If you are diagnosed with another stroke six months or more later (from diagnosis to diagnosis), you would be eligible to receive a recurrent benefit for the third stroke.

## **Q What is the recurrence benefit?**

**A** The recurrence benefit provides an additional benefit payment after a benefit separation period of six months, if an insured is once again diagnosed with a condition that was previously approved. All conditions eligible for a recurrence benefit may receive a benefit payment equal to 100 percent or 50 percent of the benefit amount that was paid upon initial diagnosis. A list of some conditions eligible for a recurrence benefit can be found in this brochure on the bottom of page 2. Initial and subsequent diagnosis must happen while covered under the plan.

# Frequently asked questions

## **Q Can I receive multiple payouts from this plan?**

**A** This plan provides additional payouts for a different covered condition if 30 days separate each condition.

## **Q Can I qualify for additional covered benefits after my initial critical illness claim was approved?**

**A** Yes. You can file additional claims because of a prior, approved critical illness claim. Covered benefits like post-traumatic stress disorder may take longer to diagnose and are part of your plan's covered illnesses.

## **Q If my spouse or domestic partner is also a Googler, are we both able to file a claim on the same dependent parent?**

**A** Although a dependent parent can be covered by you and your spouse or domestic partner if you are both insured as Googlers, the policy requirements limit benefits to one of you for the same dependent parent. Either you or your spouse/domestic partner can file a claim for the same dependent parent and for the same illness, not both of you.

## **State-specific provisions and footnotes:**

The definition of eligible dependents and/or domestic partner varies by state. For specific dependent eligibility questions, please contact Securian or refer to your certificate of insurance.

## **State of California critical illness insurance exclusions 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?**

Yes. In no event will we pay benefits where the insured's covered condition 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 commission of, or attempt to commit, a felony, or engagement in an illegal occupation
4. Being under the influence of any illegal drug or illegal controlled substance as defined in the jurisdiction where the critical illness originated
5. Poisons, gases, fumes or other substances voluntarily taken, absorbed, inhaled, ingested or injected

### **Are there any additional limitations that apply?**

The Critical Illness product being offered is not Major Medical Insurance and is not a substitute for Major Medical Insurance. Additionally, this product does not qualify as minimum essential health coverage under the Federal Affordable Care Act, nor does it satisfy the Federal requirement, effective January 1, 2014, that you have health insurance coverage.

This policy provides limited benefits. This policy has exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact Securian Financial Group.

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.

Group critical illness insurance is issued by Securian Life Insurance Company, a New York authorized insurer headquartered in St. Paul, MN.



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

**Adding an extra layer of financial protection through Google'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 Google LLC. 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.

Product availability and features may vary by state. Some states may refer to this product as specified disease insurance. This product is offered under policy form series 18-32550.4

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