



Minnesota Firefighter Initiative

Critical illness insurance issued by
Securian Life Insurance Company

Critical illness insurance

As part of the Hometown Heroes Assistance Program, all active volunteer, paid-on-call, part-time and full-time Minnesota firefighters are automatically enrolled at no cost to you.



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

There's no way you can anticipate a serious illness, much less the extra expenses it can generate. But you can be smart and prepared with critical illness insurance, which pays you a lump-sum cash payment after diagnosis of a covered critical illness, such as heart attack or cancer.

MnFIRE has selected Securian Financial to administer the Critical illness Program, which helps with expenses your health insurance plan might not cover. So, you have the flexibility to spend the money however you want - like on deductibles, co-pays, childcare or a dog sitter.

Here's how it works



Critical illness insurance claim example

After your coverage is effective, you have a heart attack either on the job or mowing the backyard. The payment example below highlights the cash payout you would receive because of a heart attack.¹

✓ \$20,000	Benefit
Heart attack	\$20,000
Securian Financial pays you:	\$20,000

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



Critical illness Insurance questions?

For questions or to file a claim,
call **1-888-784-6634**.



Why critical illness insurance?

All Minnesota firefighters are automatically enrolled in this program at no cost to you. To learn more about critical illness insurance, visit securian.com/mnfire-insurance



Your critical illness benefits

With today's high health care costs, critical illness costs can derail just about any budget. If you're diagnosed with a covered critical illness, you will receive a cash payment to help manage expenses associated with a condition covered by the policy.

Active Firefighter Coverage

Up to \$20,000

Covered critical illnesses

The following conditions are covered at 100%, unless noted, and must meet all policy requirements:

- Full benefit cancer
- Heart attack
- Major organ failure
- Benign brain tumor
- Paralysis
- Stroke
- Partial benefit cancer (25%)
- Kidney failure
- Coronary artery disease needing surgery (25%)
- ALS (25%)
- Alzheimer's disease (25%)
- Coma (25%)
- Multiple sclerosis (25%)
- Parkinson's disease (25%)
- Minor skin cancer (\$250)
- Severe burns
- Blindness
- COVID-19 disease of specified severity (5-day hospital stay) (25%)
- Loss of hearing
- Loss of speech
- Post-traumatic stress disorder (25%)
- Sudden cardiac arrest

Critical illness FAQs

Q Who is eligible for coverage?

A All active volunteer, paid-on-call, part-time and full-time Minnesota firefighters are automatically enrolled in the Minnesota Firefighter Initiative's paid group critical illness insurance.

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

A Critical illness 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 What is a covered critical illness?

A A covered critical illness is a specific health condition defined in the certificate of insurance for which a benefit may be paid, upon diagnosis for covered conditions on or after August 1, 2021, and submission of an approved claim.

Q What is the recurrence benefit?

A It provides more than one benefit payment for the same covered condition, after a benefit separation period of 12 months. Eligible conditions include full benefit cancer, heart attack, stroke, benign brain tumor, major organ failure, severe burns and sudden cardiac arrest. Recurrence benefits pay 100% of the coverage amount.

Additional eligible conditions include partial benefit cancer, coma and coronary artery disease needing surgery. These recurrence benefits pay 25% of the coverage amount.

Q Is this benefit taxable?

A Receipt of this payment may have tax implications. Please check with your tax advisor.

Q What is the difference between full and partial benefit cancer?

A The differences are usually based on the stage and type of cancer. 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 the certificate of insurance.

Q Can I receive multiple payouts from this plan?

A This plan provides more than one benefit payment for separate covered conditions.

Q How do I file a claim?

A Call **1-888-784-6634** to get started.



Securian Financial and its insurance company subsidiaries offer insurance and retirement solutions that give families the confidence to focus on what's truly valuable: banking memories with those who matter most. Founded in 1880, the company serves 21 million customers.



Exclusions and limitations

Are there any other exclusions that apply?

Yes. In no event will we pay benefits where the insured's covered condition is caused directly or indirectly by, results in whole or in part from, or for which 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. the use of alcohol;
5. the use of prescription drugs, non-prescription drugs, illegal drugs, medications, poisons, gases, fumes or other substances taken, absorbed, inhaled, ingested or injected;
6. 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; or
7. war or any act of war, whether declared or undeclared.

Are there any additional limitations that apply?

Yes. Benefits are not payable for any care, treatment or diagnostic measures which were received outside of the United States or a United States territory.

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. This is a summary of plan provisions related to the insurance policy issued by Securian Life. 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. Products are offered under policy form series 18-32550.

Critical illness insurance is issued by Securian Life Insurance Company, a New York authorized insurer headquartered in St. Paul, MN. Product availability and features may vary by state.

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