



Prepare for enrollment by reviewing your benefit options now

Benefits offered through [Client name] help ensure you have adequate insurance to protect your family when they need it most.

Take time now to learn about the [life, critical illness, accident and hospital indemnity insurance protection] available to you.

Understanding your coverage now can help you feel more prepared when [annual/open] enrollment begins [Month day, year].



Learn more

Visit our education microsite for more information about your coverage options and costs, as well as educational resources.

[\[ON24 vanity URL\]](#)



Evaluate your insurance needs

Visit Benefit Scout® to learn more about your insurance options [and costs], ask questions and determine your needs.

[\[Benefit Scout vanity URL\]](#)

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 accident insurance, critical illness insurance and hospital indemnity insurance products are not Major Medical Insurance and not a substitute for Major Medical Insurance. Additionally, these products do not qualify as minimum essential health coverage under the Federal Affordable Care Act, nor do they satisfy the Federal requirement, effective January 1, 2014, that you have health insurance coverage.

Limitations and exclusions apply. Accident insurance, critical illness insurance and hospital indemnity insurance policies have 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. Products are offered under policy form series accident insurance [PFS#], critical illness insurance [PFS#] and hospital indemnity insurance [PFS#].

Accident insurance, critical illness insurance and hospital indemnity insurance product availability and features may vary by state. States excluded for the health and wellness benefit for accident insurance only are: [enter states that are excluded]. Some states may refer to critical illness insurance as specified disease insurance. Accident insurance, critical illness insurance and hospital indemnity insurance are issued by Securian Life Insurance Company, a New York authorized insurer headquartered in St. Paul, MN.

This information is related to the insurance policy issued by [Minnesota Securian] Life Insurance Company to [Client long name]. The company is headquartered in St. Paul, MN. Product availability and features may vary by state. All elections or increases are subject to the actively-at-work requirement of the policy. Products are offered under policy form series [PFS#]. 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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