

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





# Guaranteed coverage opportunities available

All coverage is guaranteed within 31 days of initial eligibility, during open enrollment, and within 31 days of a qualified status change.



## Learn more

Learn more about these products and your insurance options by visiting Benefit Scout®, an online tool that provides step-by-step guidance and cost calculators in one convenient place. Visit [LifeBenefits.com/Securian](https://LifeBenefits.com/Securian) to utilize the tool.



## It's easy to enroll

To Follow the steps below to enroll.

1. Visit Workday
2. Go to your "Inbox"
3. Navigate to the "Open Enrollment Change" action item
4. Click on the "Open Enrollment Change: Your name 1/1/2022"
5. Complete the enrollment process by reviewing all eligible benefits and clicking "Review and Sign"



## Questions?

Call **1-800-290-4213**



# Critical illness insurance

## You matter. Plan accordingly.®

You're in the middle of everything — raising kids, caring for parents, helping friends. What if a critical illness put you on the sidelines? It's difficult to anticipate the extra expenses a serious illness may bring, but you can plan for the unexpected with group critical illness insurance.

Critical illness insurance provides a lump-sum cash benefit when a covered condition is diagnosed. The benefit can help you pay out-of-pocket medical costs or keep up with ordinary living expenses such as mortgage payments or child care.

## How it works

Here's an example of how Securian Financial's critical illness insurance works.\*



The critical illness insurance policy provided Jill the following benefits:

Benefit	Critical illness payment
Heart attack @ 100%	\$10,000
<b>Total</b>	<b>\$10,000</b>

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





### Critical illness covered conditions

Condition	Initial occurrence benefit	Recurrence benefit
Full benefit cancer	100%	25%
Heart attack	100%	25%
Stroke	100%	25%
Major organ failure	100%	25%
Kidney failure	100%	NA
Partial benefit cancer	25%	NA
Coronary artery disease needing surgery	25%	NA
Additional available covered conditions	100%	NA

See exclusions and limitations. Product features and availability may vary by state.

#### Additional Available Covered Conditions

ALS and other Motor Neuron Diseases, Moderately Severe Alzheimer's Disease, Multiple Sclerosis Parkinson's Disease, Benign Brain Tumor, Necrotizing Fasciitis, Systemic Sclerosis (Scleroderma), Systemic Lupus Erythematosus (Nephritis & Cerebritis), Bacterial Meningitis, Creutzfeldt-Jakob Disease, Occupational HIV Infection, Cystic Fibrosis, Cerebral Palsy, Muscular Dystrophy, Paralysis, Coma, Blindness, Loss of Hearing, Loss of Speech, Severe Burns



## Enrollment information

- Associate must elect coverage in order to elect spouse or child coverage.
- Children are eligible from live birth to age 26. Extended coverage is available for children beyond age 26 if physically or mentally disabled. An insured child can be covered by both parents (if both parents are employees of Securian Financial).

## Additional features and options

**No health questions.** All coverage is guaranteed issue during open enrollment periods, when initially eligible, and after a family status change.

**Take your coverage with you.** If you leave your employer and you are still eligible for critical illness insurance benefits, you can continue coverage up to age 70 by paying premiums directly to Securian Financial (subject to the policy's terms).

**Recurrence.** 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 and major organ failure. Recurrence benefits pay 25 percent of the coverage amount.

**Multiple payout.** Provides more than one benefit payment for a separate covered condition, 30 days after the previous benefit was paid.

## Critical illness coverage details

**Associate coverage:**  
\$10,000, \$20,000 or \$30,000

**Spouse coverage:**  
\$5,000, \$10,000 or \$15,000

**Child coverage:**  
\$5,000 or \$10,000





## Critical illness insurance

### Critical illness rates

Your cost for coverage will be deducted after taxes on a monthly basis.

Monthly premium per associate				
Associate coverage	Age	\$10,000	\$20,000	\$30,000
	Under 25	\$1.42	\$2.84	\$4.26
	25-29	\$1.76	\$3.52	\$5.28
	30-34	\$2.61	\$5.22	\$7.83
	35-39	\$4.27	\$8.54	\$12.81
	40-44	\$7.07	\$14.14	\$21.21
	45-49	\$10.24	\$20.48	\$30.72
	50-54	\$14.65	\$29.30	\$43.95
	55-59	\$20.71	\$41.42	\$62.13
	60-64	\$29.93	\$59.86	\$89.79
	Age	\$7,500	\$15,000	\$22,500
	65-69	\$32.95	\$65.90	\$98.85
	Age	\$5,000	\$10,000	\$15,000
	70-74	\$29.21	\$58.42	\$87.63
	75+	\$38.05	\$76.10	\$114.15
	Age	\$5,000	\$10,000	\$15,000
	Under 25	\$0.70	\$1.40	\$2.10
	25-29	\$0.89	\$1.77	\$2.66
	30-34	\$1.25	\$2.50	\$3.75
	35-39	\$2.06	\$4.11	\$6.17
	40-44	\$3.38	\$6.75	\$10.13
	45-49	\$5.15	\$10.30	\$15.45
	50-54	\$8.08	\$16.15	\$24.23
	55-59	\$12.23	\$24.45	\$36.68
	60-64	\$18.40	\$36.79	\$55.19
	Age	\$3,750	\$7,500	\$11,250
	65-69	\$20.50	\$40.99	\$61.49
	Age	\$2,500	\$5,000	\$7,500
	70-74	\$18.27	\$36.53	\$54.80
	75+	\$26.62	\$53.24	\$79.86
Spouse coverage	Age	\$5,000	\$10,000	\$15,000
	Under 25	\$0.70	\$1.40	\$2.10
	25-29	\$0.89	\$1.77	\$2.66
	30-34	\$1.25	\$2.50	\$3.75
	35-39	\$2.06	\$4.11	\$6.17
	40-44	\$3.38	\$6.75	\$10.13
	45-49	\$5.15	\$10.30	\$15.45
	50-54	\$8.08	\$16.15	\$24.23
	55-59	\$12.23	\$24.45	\$36.68
	60-64	\$18.40	\$36.79	\$55.19
	Age	\$3,750	\$7,500	\$11,250
	65-69	\$20.50	\$40.99	\$61.49
	Age	\$2,500	\$5,000	\$7,500
	70-74	\$18.27	\$36.53	\$54.80
	75+	\$26.62	\$53.24	\$79.86
Child coverage	\$5,000	\$10,000		
	\$1.15	\$2.30		

Rates are subject to change and increase with age.

Beginning at age 65 coverage reduces for both associate and spouse coverage to an amount in force before age 65. Coverage reduces to 75% at age 65, and 50% at age 70.





## Critical illness exclusions and limitations

### General exclusions

Benefits for covered conditions will be payable upon a diagnosis of a covered condition that satisfies the requirements of the policy and when all other policy requirements are met. Benefits are never payable for a covered condition that 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. the insured's commission of or attempt to commit a felony, or to which a contributing cause was the insured's being engaged in an illegal occupation;
3. the use of drugs, medications, poisons, gases, fumes or other substances taken, absorbed, inhaled, ingested or injected unless administered on the advice of any physician;
4. motor vehicle collision or accident where you are the operator of the motor vehicle and your 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.
5. war or any act of war, whether declared or undeclared; or
6. the insured's service in the armed forces or units auxiliary to it of any nation.

### Additional limitations

- **Full benefit cancer:** The following cancers are not considered full benefit cancer and are excluded: (1) all tumors which are histologically described as benign, non-malignant, pre-malignant, borderline, low malignant potential, dysplasia (all grades), or intraepithelial neoplasia; (2) any lesion described as Ta by the AJCC Staging System or as carcinoma in-situ classified as (Tis) by the AJCC Staging System; (3) all non-melanoma skin cancers unless there are lymph node or distant metastases; (4) prostate cancer that is classified as T1 by the AJCC Staging System and has a Gleason Score that is less than or equal to 6, without lymph node or distant metastasis; (5) any melanoma that is less than or equal to 1.0 mm in Breslow thickness, without lymph node or distant metastasis; (6) early thyroid cancer that is classified as T1 by the AJCC Staging System and is less than or equal to 2 cm in diameter, without lymph node or distant metastasis.
- **Heart attack:** Angina and all other forms of acute coronary syndromes are not covered. The diagnosis must be made by a specialist, supported by all three (3) of the following criteria and be diagnostic of a new acute myocardial infarction: (1) Symptoms clinically accepted as consistent with the diagnosis of an acute myocardial infarction; (2) New characteristic electrocardiographic changes; and (3) The characteristic rise above laboratory accepted normal values of biochemical cardiac specific markers such as CK-MB or cardiac troponins.
- **Stroke:** The diagnosis must also be supported by findings on brain imaging and must be consistent with the diagnosis of a new stroke. The following are excluded: (1) transient ischemic attacks (TIA) or reversible ischemic neurologic deficit (RIND); (2) brain damage due to an accident or injury; (3) disorders of the blood vessels affecting the eye including infarction of the optic nerve or retina; (4) ischemic disorders of the peripheral vestibular system; (5) asymptomatic silent stroke found on imaging.
- **Major organ failure:** A specialist must state that the insured needs a transplant of the mentioned organs and the insured is included on an official USA transplant waiting list such as the United Network for Organ Sharing (UNOS) or the National Marrow Donor Program (NMDP). The transplant must be deemed necessary by a specialist to treat organ failure in the insured. If an insured is on the UNOS list for a combined transplant (example: heart and lung), a single benefit will be paid. The following are not covered: (1) transplant of any other organs, tissues or cells; (2) registration on an official USA transplant waiting list as a donor.
- **Kidney failure:** Permanent regular renal dialysis or kidney transplant must be deemed medically necessary by a specialist. Acute reversible kidney failure that only needs temporary renal dialysis is not covered.
- **Partial benefit cancer:** The following cancers are excluded: (1) all tumors which are histologically described as benign, non-malignant, pre-malignant, borderline, low malignant potential, dysplasia (all grades) or intraepithelial neoplasia; (2) non-melanoma skin cancer; (3) carcinoma in-situ of the skin; (4) melanoma in-situ.
- **Coronary artery disease needing surgery or angioplasty:** A specialist must report that the insured requires surgical intervention on the coronary artery(s) following clinically accepted cardiovascular surgery guidelines, either for prognostic benefit or for symptomatic coronary artery disease that cannot be adequately managed on optimal medical therapy. Diagnostic coronary angiography is not considered a 'surgical intervention' under this definition and it is specifically excluded. Group Critical Illness Insurance is underwritten by Securian Life Insurance Company.

**This policy provides limited benefits.** 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. 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. All elections or increases are subject to the active at work requirement of the policy. Products are offered under policy form series 14-32000. Product availability and features may vary by state.

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



Securian Financial is the marketing name for Securian Financial Group, Inc., and its affiliates.



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

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