

# What is group critical illness insurance?

Critical illness insurance provides a lump sum cash payment to you if you are diagnosed with a condition covered under the policy.

## Why critical illness insurance makes sense

Critical illnesses are expensive. It's easy to understand how unpaid medical bills can threaten a family's financial future. While you can't prevent a critical illness in your family, you can help protect your finances with additional, cost-effective coverage.

## What are some of the features?

Check with your employer to see which of these are available in your employer's plan:

- You may be eligible to apply for coverage without answering any health questions.
- Take your coverage with you if you leave your employer.
- A recurrence benefit offers an additional payout if you are diagnosed with certain conditions more than once while you're covered.

## Are there limitations?

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. Product availability and features may vary by state.



## Learn more

Visit your employer's benefits site to learn more about the coverage options and cost.



**Jill elects coverage** from the plan offered by her employer.



**A year later** she suffers a heart attack (as defined in the policy). She recovers fully.



**Jill gets a payment** from Securian.



**Jill uses the money** to pay for child care while she recovers.



## How do I file a claim?

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

- Select "Employer" under report a new claim
- Select "Start a new claim"
- Answer all questions to the best of your ability



## Why critical illness insurance?

Learn how critical illness insurance can protect your financial future by watching a brief video at [LifeBenefits.com/videos/CI](https://www.LifeBenefits.com/videos/CI)

**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 or Minnesota 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 actively at work requirement of the policy. Products are offered under policy form series 13-31600, 14-32000 or a state variation thereof. Product availability and features may vary by state.

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

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