



## Get ahead of life's twists and turns

Provides a cash payment after diagnosis of a covered critical illness such as a heart attack or cancer to help supplement your health insurance.

### Why critical illness insurance makes sense

Critical illness 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.

### Here's an example of how it works\*



**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.



### Key benefits of critical illness insurance

- \$75 health and wellness benefit
- No exclusions with pre-existing conditions
- All coverage is guaranteed when initially eligible, during annual enrollment periods and after a family status change
- Coverage available for your spouse and/or children

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

# What does your critical illness plan cover and how much will you receive?

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

Employee coverage	Spouse coverage	Child coverage
<b>\$10,000 to \$40,000</b>	100% of your elected coverage amount	50% of your elected coverage amount
In order to elect spouse and/or child coverage, you must elect coverage on yourself.		

## Covered critical illness

The following conditions are covered at the percentages listed below (if approved). Covered critical illness claims will be reviewed and must meet the definitions as defined in the policy.

Covered condition	Initial occurrence benefit	Recurrence benefit	Covered condition	Initial occurrence benefit	Recurrence benefit
Addison's disease	10%		Loss of hearing	100%	
ALS	100%		Loss of speech	100%	
Alzheimer's disease	25%		Major organ failure	100%	100%
Benign brain tumor	100%	100%	Multiple sclerosis	100%	
Blindness	100%		Myasthenia gravis	50%	
Bone marrow failure requiring bone marrow or stem cell transplant	100%		Occupational HIV	100%	
Coma	100%	100%	Paralysis	100%	
Coronary artery disease needing surgery	25%	25%	Parkinson's disease	25%	
COVID 19 (after 5 day hospital stay)	10%		Partial benefit cancer	25%	25%
Full benefit cancer	100%	100%	Severe burns	100%	100%
Heart attack	100%	100%	Skin cancer	\$1,000	
Kidney failure	100%		Stroke	100%	100%
			Systemic lupus erythematosus	50%	
			Systemic sclerosis	10%	



### Get paid \$75 for 40 different annual wellness screenings including an annual physical exam

**It pays to visit the doctor.** You, your spouse and children are eligible for a \$75 health and wellness payment each year when you are enrolled in critical illness insurance.

To file a health and wellness claim, go to [securian.com/benefits](https://securian.com/benefits).

# When to enroll and how to file a claim

## When can you enroll?

### You can enroll:

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

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

## We're here to help

### Critical illness insurance questions?

Call **1-800-328-9442** to chat with a Securian Financial customer service representative.

### How to enroll

To apply for coverage, go into Talent Management. Click on Employee Space or call **1-855-874-0402**.

## How to file a critical illness claim

If coverage is in force and you need to initiate a new critical illness claim, here is some helpful information.

### Information needed to initiate the claim

- Insured's full name
- Date of birth
- Address
- Employer name
- Employee Social Security number
- Date of incident
- Cause of incident

## Learn more

**Watch a brief video** to learn how critical illness insurance can help protect your wallet when the unexpected happens.

Visit: [LifeBenefits.com/videos/ci](https://LifeBenefits.com/videos/ci).

### Want to file your claim online?

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

- Select "Employer" under report a new claim
- Select "Start a new claim"
- Answer all questions to the best of your ability. If you have medical records supporting your claim, you may securely upload them with your claim notification. If you do not have documents available at time of submission, the examiner will request within the packet.

### Want to file your claim over the phone?

Contact Securian Financial's claims department at **1-800-328-9442**.

## Frequently asked questions

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

Critical illness insurance helps you focus on your recovery and treatment when you are diagnosed with a serious illness, such as cancer, rather than your finances. It complements your health insurance and provides additional financial protection for you and your family to use as you wish when it's needed the most.

### **Can I take my coverage with me if I leave Memorial Healthcare System?**

If you leave Memorial Healthcare System for any reason, including retirement, 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 employee, but rates are subject to change.

### **Who is eligible for coverage?**

- You – all active full-time and part-time employees working at least 20 hours per week
- Residents of some states may be required to have medical insurance in order to be eligible for coverage (CA and NJ if applying for critical illness coverage)
- Spouse coverage is available only if employee coverage is elected
- Your child(ren) from live birth to age 26. Coverage is available only if employee coverage is elected.

Please note that your spouse cannot receive coverage as both an employee and dependent, and a child cannot be covered by more than one parent, if you are both employees of Memorial Healthcare System.

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

Critical illness insurance provides a payment directly to you – regardless of income, expenses incurred or other insurance coverage. You can use the money any way you want.

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

You can only elect guaranteed coverage as a new hire, during annual enrollment or at the time of a qualified status change.

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

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

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

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

The difference between full and partial benefit cancer is typically 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 Memorial Healthcare System certificate of insurance.

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

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 with us, you would be eligible for payment of the second stroke with us since it happened after your coverage is effective. If you had been diagnosed with another stroke 6 months or more later (from diagnosis to diagnosis), you would be eligible to receive a recurrence benefit for your third stroke.

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

This plan provides additional payouts for a different covered condition with no separation period requirement.

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

It provides an additional benefit payment after a benefit separation period of 6 months, if an insured is once again diagnosed with a condition that was previously approved. Eligible conditions pay a recurrence benefit percentage based on the condition. Not all conditions have a recurrence benefit. See covered conditions list for eligible conditions. Initial and subsequent diagnosis must happen while covered under the plan.

## Critical illness 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 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?

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.

**The policy provides limited benefits.** The 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 summary 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.

This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to Memorial Healthcare System. 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.

Insurance products are issued by Securian Life Insurance Company, a New York authorized insurer. The company is headquartered in St. Paul, MN. Securian Life is solely responsible for the financial obligations under the policies or contracts it issues.

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 1832550.

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

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