

[Critical illness] insurance

**[Stuff happens.
Stress is optional.]**

[**abc** SAMPLE]

[Worry less with supplemental health insurance]

Get coverage that goes beyond what medical insurance provides. [Critical illness] insurance pays a cash benefit if you're diagnosed with a covered illness – like [cancer], heart attack or stroke – to help with medical bills, family needs or everyday costs.

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 diagnosis in your family, you can help protect your finances with additional, cost-effective coverage.

Key benefits

- **[Get paid [\$50] for annual [health and wellness] screenings, including an annual exam.]**
- Examples of [critical illnesses] include heart attack, stroke, [cancer], [infertility], [type 2 diabetes], [autism] and others.
- [Reproductive health benefits provide employees with meaningful support during life's most personal journeys]
- [May be paid again when the same critical illness occurs [after a stated separation period].]
- Covered diagnoses must occur after the coverage effective date.
- Helps cover out-of-pocket expenses that your health insurance may not fully cover.
- [Additional payments may be available if also enrolled in [accident] [and] [hospital indemnity] insurance.]

Here's an example of how it works*

1

Start with a plan

You elect \$[xx,xxx] of coverage.

2

A critical event

A year later you suffer a heart attack (as defined in the policy). You recover fully.

3

Protection that pays

You submit a claim, get [\$x,xxx] and use it for whatever you need.

*This hypothetical example is for illustrative purposes only. Actual experience and benefit payouts may vary from this example.

[Critical illness] insurance plan coverage and benefit payments

It provides a cash payment directly to you to help manage expenses associated with a covered [critical illness].

Employee coverage	[Spouse[/Domestic partner] coverage	[Child coverage	[Dependent parent coverage
[coverage amounts] In order to elect spouse[/domestic partner] and/or child coverage, you must elect coverage on yourself.	[[50%] of your elected coverage amount]]	[[25%] of your elected coverage amount]]	[[10%] of your elected coverage amount]]

[Dependent parent

Yes, when you enroll in employee coverage, dependent parent coverage is included. Your parents [and those of your spouse[/domestic partner]] are eligible at [x%] of the benefit amount provided you cover more than half of their out-of-pocket costs, including housing, food, clothing and medical services, or a dependent parent is claimed as a dependent on IRS income tax forms. The dependent parent only needs to meet one of these two requirements. The benefit is payable to the covered employee.]

Covered [critical illnesses]

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 under dependent parent benefit?
[Abnormalities of uterus, fallopian tubes/ovaries	00%	00%	Y/N]
[Addison's disease	00%	00%	Y/N]
[Alzheimer's disease	00%	00%	Y/N]
[Amyotrophic lateral sclerosis (ALS)	00%	00%	Y/N]
[Aneurysm	00%	00%	Y/N]
[Autism spectrum disorder	00%	00%	Y/N]
[Bacterial meningitis	00%	00%	Y/N]
[Benign brain tumor	00%	00%	Y/N]
[Blindness	00%	00%	Y/N]
[Cerebral palsy	00%	00%	Y/N]
[Cleft lip or cleft palate needing surgery	00%	00%	Y/N]
[Coma	00%	00%	Y/N]
[Coronary artery disease needing surgery	00%	00%	Y/N]
[COVID-19 disease of specified severity (3-day hospital stay)	00%	00%	Y/N]
[Creutzfeldt-Jakob disease	00%	00%	Y/N]
[Cystic fibrosis	00%	00%	Y/N]
[Diphtheria	00%	00%	Y/N]
[Disorders of the reproductive organs	00%	00%	Y/N]
[Down syndrome	00%	00%	Y/N]
[Full benefit cancer	00%	00%	Y/N]
[Gaucher disease	00%	00%	Y/N]
[Glycogen storage disease	00%	00%	Y/N]
[Heart attack	00%	00%	Y/N]
[Heart valve disease	00%	00%	Y/N]
[Huntington's disease	00%	00%	Y/N]
[Infectious disease	00%	00%	Y/N]
[Infectious encephalitis	00%	00%	Y/N]

Covered [critical illnesses] continued

Covered condition	Initial occurrence benefit	[Recurrence benefit	[Covered under dependent parent benefit?
[Infertility diagnosis	00%	00%	Y/N]
[Invasive cancer	00%	00%	Y/N]
[Kidney failure	00%	00%	Y/N]
[Legionnaires' disease	00%	00%	Y/N]
[Loss of hearing	00%	00%	Y/N]
[Loss of speech	00%	00%	Y/N]
[Major organ failure	00%	00%	Y/N]
[Malaria	00%	00%	Y/N]
[Metastatic cancer	00%	00%	Y/N]
[MRSA	00%	00%	Y/N]
[Multiple sclerosis	00%	00%	Y/N]
[Muscular dystrophy	00%	00%	Y/N]
[Myasthenia gravis	00%	00%	Y/N]
[Necrotizing fasciitis	00%	00%	Y/N]
[Niemann-Pick disease	00%	00%	Y/N]
[Non-invasive cancer	00%	00%	Y/N]
[Occupational hepatitis	00%	00%	Y/N]
[Occupational HIV infection	00%	00%	Y/N]
[Osteomyelitis	00%	00%	Y/N]
[Paralysis	00%	00%	Y/N]
[Parkinson's disease	00%	00%	Y/N]
[Partial benefit cancer	00%	00%	Y/N]
[Phenylalanine hydroxylase deficiency	00%	00%	Y/N]
[Poliomyelitis	00%	00%	Y/N]
[Pompe disease	00%	00%	Y/N]
[Post-traumatic stress disorder	00%	00%	Y/N]
[Premature menopause	00%	00%	Y/N]
[Rabies	00%	00%	Y/N]
[Reproductive viral or bacterial infection	00%	00%	Y/N]
[Severe burns	00%	00%	Y/N]
[Severe Lyme disease	00%	00%	Y/N]
[Sickle cell anemia	00%	00%	Y/N]
[Skin cancer	00%	00%	Y/N]
[Spina bifida	00%	00%	Y/N]
[Stroke	00%	00%	Y/N]
[Sudden cardiac arrest	00%	00%	Y/N]
[Systemic lupus erythematosus	00%	00%	Y/N]
[Systemic sclerosis	00%	00%	Y/N]
[Tay-Sachs disease	00%	00%	Y/N]
[Tetanus	00%	00%	Y/N]
[Transient ischemic attacks	00%	00%	Y/N]
[Tuberculosis	00%	00%	Y/N]
[Type 1 juvenile diabetes (prior to age 26)	00%	00%	Y/N]
[Type 2 diabetes	00%	00%	Y/N]
[Zellweger syndrome	00%	00%	Y/N]]

Covered [critical illnesses] continued

[Related covered benefits]

[Adult companion lodging]	\$]
[Family care]	\$]
[Egg or sperm harvesting]	\$]
[Genetic testing]	\$]
[Infertility treatment]	\$]
[Tier 1: Medications/artificial insemination]	\$]
[Tier 2: Surgical procedures]	\$]
[Tier 3: Donor egg implantation/IVF]	\$]
[Mammogram testing]	\$]
[Outpatient lodging]	\$]
[Outpatient mental health and substance use disorder diagnostic screening]	\$]
[Outpatient mental health and substance use disorder visit]	\$]
[Pet boarding and professional sitting]	\$]
[Prosthesis or wig]	\$]]



Get paid [\$50] for annual [health and wellness] screenings including an annual exam

It pays to visit the doctor. You[, your spouse[/domestic partner] [and/or] [children] are eligible for a [\$50] [health and wellness] payment each year when you are enrolled in [critical illness] insurance. There is a maximum of one [health and wellness] benefit payment per insured, per year.

To file a [health and wellness] claim, go to [\[LifeBenefits.com\]](#)[\[securian.com/benefits\]](#)
[\[One.Securian.com/client name\]](#).

[Monthly] cost of coverage

Employee-paid coverage

[Covered amount]		[Monthly] premium per employee		
Age	Employee Only	[Employee + Spouse[/ Domestic partner]	[Employee + Child(ren)	[Employee + Family]
Under 25	[\$0.00	\$0.00	\$0.00	\$0.00
25-29	0.00	0.00	0.00	0.00
30-34	0.00	0.00	0.00	0.00
35-39	0.00	0.00	0.00	0.00
40-44	0.00	0.00	0.00	0.00
45-49	0.00	0.00	0.00	0.00
50-54	0.00	0.00	0.00	0.00
55-59	0.00	0.00	0.00	0.00
60-64	0.00	0.00	0.00	0.00
65-69	0.00	0.00	0.00	0.00
70+	0.00]	0.00]	0.00]	0.00]

[Covered amount]		[Monthly] premium per employee		
Age	Employee Only	[Employee + Spouse[/ Domestic partner]	[Employee + Child(ren)	[Employee + Family]
Under 25	[\$0.00	\$0.00	\$0.00	\$0.00
25-29	0.00	0.00	0.00	0.00
30-34	0.00	0.00	0.00	0.00
35-39	0.00	0.00	0.00	0.00
40-44	0.00	0.00	0.00	0.00
45-49	0.00	0.00	0.00	0.00
50-54	0.00	0.00	0.00	0.00
55-59	0.00	0.00	0.00	0.00
60-64	0.00	0.00	0.00	0.00
65-69	0.00	0.00	0.00	0.00
70+	0.00]	0.00]	0.00]	0.00]

[Covered amount]		[Monthly] premium per employee		
Age	Employee Only	[Employee + Spouse[/ Domestic partner]	[Employee + Child(ren)	[Employee + Family]
Under 25	[\$0.00	\$0.00	\$0.00	\$0.00
25-29	0.00	0.00	0.00	0.00
30-34	0.00	0.00	0.00	0.00
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40-44	0.00	0.00	0.00	0.00
45-49	0.00	0.00	0.00	0.00
50-54	0.00	0.00	0.00	0.00
55-59	0.00	0.00	0.00	0.00
60-64	0.00	0.00	0.00	0.00
65-69	0.00	0.00	0.00	0.00
70+	0.00]	0.00]	0.00]	0.00]

Rates are subject to change.

[KEY

EE = Employee, SP = Spouse, DP = Domestic partner, CH = Child(ren), FAM = Family]

When to enroll and how to file a claim

When can you enroll?

You can enroll:

- [Within [X] days of initial eligibility period]
- [During your annual enrollment window]
- [Within [X] days of a qualified family status change]
 - [[X] for newly eligible child]

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

How to enroll

[Enroll online via the website.

Log in at [client name]: [website](#)

Log in at home: [website](#)]

How to file a [critical illness] insurance benefit claim

It's easy to file a [critical illness] insurance claim and receive the benefits you're entitled to. You can use payments any way you choose to cover costs such as copays, deductibles, child care and more.

Information needed to initiate the claim

- | | |
|-----------------------|-------------------------------------|
| • Insured's full name | • Employer name |
| • Date of birth | • [Employee] Social Security number |
| • Address | • Date of event |

How to submit the claim

Go to [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 documentation is required, you may securely upload the information with your claim. If you do not have the necessary documents available at the time of submission, the claims examiner will request them from you.

If you have questions, need assistance or want to file your claim over the phone, call Securian Financial at **1-888-658-0193**.

When to enroll and how to file a claim

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Information needed to initiate the claim

[Employee]

- Personal information will be pre-filled in the submission
- Date of event

Spouse[/domestic partner] and/or child

- Insured's full name
- Address
- Date of birth
- Date of event

How to submit the claim

Go to the Securian Financial website [LifeBenefits.com](#) and log in.

- **User ID:** [XXX] followed by your employee ID number
- **Initial password:** Your eight-digit date of birth (MMDDYYYY) followed by the last four digits of your Social Security number
- If you've previously logged in to LifeBenefits™, use the password you created.
- Select "Start a new claim."
- Answer all questions to the best of your ability with your claim.

If you do not have the necessary documents available at the time of submission, you can upload them and any additional information by returning to [LifeBenefits.com](#) and clicking on "My claims."

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Log in at [client name]: [website](#)

Log in at home: [website](#)

Go to [[One.Securian.com/client name](#)] and click "Log in."]]

How to file a [critical illness] insurance benefit claim

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Information needed to initiate the claim

[Employee]

- Personal information will be pre-filled in the submission
- Date of event

Spouse[/domestic partner] and/or child

- Insured's full name
- Address
- Date of birth
- Date of event

How to submit the claim

File a claim on [[One.Securian.com/client name](#)].

- Select "Claims Center."
- Click on "Log in for claims" and log in.
 - **User ID:** [XXX] followed by your employee ID number
 - **Initial password:** Your eight-digit date of birth (MMDDYYYY) followed by the last four digits of your Social Security number.
 - If you've previously logged in to SecurianOne™, use the password you created.
- Select "Start a new claim."
- Answer all questions to the best of your ability with your claim.

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How to file a [critical illness] insurance benefit claim

It's easy to file a [critical illness] insurance claim and receive the benefits you're entitled to. You can use payments any way you choose to cover costs such as copays, deductibles, child care and more. Go to the Securian Financial website [LifeBenefits.com](#) and log in with these credentials:

- **User ID:** [XXX] followed by your employee ID number
- **Initial password:** [Your eight-digit date of birth (MMDDYYYY) followed by the last four digits of your Social Security number]
- If you've previously logged in to LifeBenefits™, use the password you created.

Once you log in, you'll be sent to Reclaim, Securian Financial's HIPAA-compliant partner that streamlines the claims process. Plus, receive proactive claims notifications, taking the guesswork out of knowing when and how to file a claim.

If you have questions, need assistance or want to file your claim over the phone, call Securian Financial at **1-888-658-0193**.

Additional information

[Can I take my coverage with me if I leave [client name]?

If you leave [client name], including for 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], [part-time], [contract] employees
- [Spouse[/domestic partner] if employee coverage is elected]
- [Your child(ren) from live birth to age [26] [if employee coverage is elected]
- [Dependent parents – your parents [and those of your spouse[/domestic partner]] if employee coverage is elected]

[Please note that your spouse[/domestic partner] 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 [client name].]

Residents of some states may be required to have medical insurance in order to be eligible for coverage.

[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.]

We're here to help

[Critical illness] insurance questions?

Call **1-855-750-1906** to chat with a Securian Financial customer service representative.

Learn more

Visit [[securian.com/\[client\]](#)][[One.Securian.com/client name](#)] for more information about your coverage options and costs.

[From the site, you can also access our Benefit Scout® tool, to help you evaluate how much life insurance you need.]

[[Critical illness] exclusions

[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. intentionally self-inflicted injury or self-destruction, whether sane or insane;
2. the insured's commission of a felony;
3. the insured's voluntary use of prescription drugs, non-prescription drugs, illegal drugs, medications, poisons, gases, fumes, or other substances taken, absorbed, inhaled, ingested, or injected unless taken or used as prescribed by a physician, or an over-the-counter drug as directed by the manufacturer;
4. 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
5. war or any act of war (not including acts of terrorism), whether declared or undeclared.

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

[The English language version of the insurance contract is the official version for purposes of application and interpretation. Materials in languages other than English are for informational purposes only, and may not be construed to modify the insurance contract in the event of a dispute over its provisions.]

Group critical illness insurance

Limitations and exclusions apply. This policy has exclusions, limitations, [reduction of benefits,] terms under which the policy may be continued in force or discontinued. This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company. 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 [XX-XXXXX] or a state variation thereof. Product availability and features may vary by state. 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.

[Benefit Scout is an educational tool designed to help you understand and make decisions about your employee benefits.]

Other benefit limitations may exist and vary by covered benefit. Please refer to your plan documents for more information.

This material provides general information to the recipient. Securian Financial cannot provide legal or tax advice, including but not limited to questions regarding [ERISA and] Health Savings Accounts. Any questions regarding these topics should be directed to your legal and tax advisors.

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.

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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F103491-4 Rev 5-2026 DOFU 5-2026
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