securian FINANCIAL®

Group voluntary insurance

Critical illness insurance

For benefit eligible State of Delaware and University of Delaware employees

Issued by Securian Life Insurance Company

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

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 on or after the effective date of coverage. The benefit can help you pay out-of-pocket medical costs or keep up with ordinary living expenses such as mortgage payments or childcare.

How it works

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

Jill elects $15,000 in 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 childcare while she recovers.

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

Critical illness covered conditions

The following conditions are covered at 100 percent of the coverage amount, unless noted. All covered conditions must meet all policy requirements.

- Full benefit cancer*
- Heart attack
- Stroke
- Major organ failure
- Kidney failure
- Partial benefit cancer (25%*)
- Coronary artery disease needing surgery (25%)
- ALS
- Bacterial meningitis
- Creutzfeldt-Jakob disease
- Multiple sclerosis
- Necrotizing fasciitis
- Occupational HIV
- Systemic sclerosis
- Cystic fibrosis
- Muscular dystrophy

All definitions and terms of coverage will be provided during enrollment on Securian Financial's website, LifeBenefits.

*The difference between full benefit cancer and partial benefit cancer is explained further in the certificate of insurance

Enrollment information

Initial Eligibility Period:

Newly hired, benefit-eligible employees can enroll in Critical Illness Insurance within 90 days of becoming eligible for benefits. After the 91st day, you will not be able to enroll until the next annual benefits open enrollment or if you experience a qualifying life event. Benefits are effective the first of the month following your enrollment date.

Enrollment during Open Enrollment:

Employees will have an opportunity to enroll each year during the annual benefits open enrollment for coverage effective July 1 of the that plan year.

Qualifying Life Event:

Employees will have 31 days to make a change or enroll in accident or critical illness insurance if they experience a qualifying life event.

Additional enrollment information

- Employee must elect coverage in order to elect spouse or child coverage
- Spouse cannot receive coverage as both an employee and a dependent; a child cannot be covered by more than one parent

Please see full eligibility requirements on page 5

Additional features and options

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

Health and wellness benefit. You and your spouse, if enrolled, are eligible for one $50 health and wellness benefit per insured, per year, for several types of wellness screenings, including an annual physical exam, a colonoscopy, mammogram, and more. A full list of the health and wellness screenings is available in the certificate of insurance.

Take your coverage with you. If you leave your employer and wish to continue your critical illness insurance benefits, you may continue coverage until age 70 by paying premiums directly to Securian Financial (subject to the policy's terms). Rates may be different.

Recurrence. Provides more than one benefit payment for the same covered condition, after a benefit separation period of 6 months. Eligible conditions include: full benefit cancer, heart attack, stroke, major organ failure, bacterial meningitis, and necrotizing fasciitis. Recurrence pays 100 percent for all covered conditions except partial benefit cancer, and coronary artery disease, which pay 25 percent of the coverage amount.

Multiple payout. More than one benefit payment may be payable for separate covered condition with a 30-day separation period.

It can happen to anyone, anytime

Major illnesses are more common than you may think. In the United States:

- **More than 1.7 million** new cases of cancer are diagnosed per year[1]
- **6 in 10 American** adults develop a chronic disease[2]

1. American Cancer Society, Cancer Statistics Center, 2019.
2. National Center for Chronic Disease Prevention and Health Promotion, March 2019.

Critical illness coverage details

Employee coverage:
$15,000 or $30,000

Spouse coverage:
$7,500 or $15,000

Child coverage:
$7,500 or $15,000

Employee paid coverage

Coverage type		Monthly premium per employee non-nicotine		Monthly premium per employee nicotine	
	Age	**$15,000**	**$30,000**	**$15,000**	**$30,000**
Employee coverage	Under 30	$2.06	$3.18	$2.24	$3.58
	30-39	$4.40	$7.90	$6.38	$11.84
	40-49	$8.26	$15.58	$14.84	$28.76
	50-59	$13.62	$26.32	$26.28	$51.62
	60-69	$20.26	$39.62	$41.48	$82.02
	70 and over	$23.08	$45.02	$43.36	$85.82
	Age	**$7,500**	**$15,000**	**$7,500**	**$15,000**
Spouse coverage	Under 30	$1.54	$2.16	$1.64	$2.36
	30-39	$2.70	$4.50	$3.72	$6.54
	40-49	$4.80	$8.70	$8.40	$15.90
	50-59	$7.92	$14.92	$15.20	$29.50
	60-69	$11.42	$21.92	$23.16	$45.42
	70 and over	$11.86	$22.82	$21.80	$42.68
		$7,500	**$15,000**	**$7,500**	**$15,000**
Child(ren) coverage		$0.36	$0.72	$0.36	$0.72

It's easy to enroll

For additional details regarding this program and your enrollment options, please refer to the Statewide Benefits Office website at **de.gov/statewidebenefits** (select your group, then choose "Accident & Critical Illness Insurance")

How do I learn more?

Utilize our online benefits decision support tool, Benefit Scout™, to help you and your family make insurance elections with confidence. Visit **LifeBenefits.com/StateofDelaware** to get started.

Who is eligible for coverage?

Employees eligible to enroll in Critical Illness insurance include benefit eligible:

- Permanent full-time employees (regularly scheduled 30 or more hours per week or 130 or more hours per month)
- Permanent part-time employees (regularly scheduled to work less than 130 hours per month) and are pension eligible
- Elected and appointed state officials
- Limited term employees

Employees may also elect coverage for their legal spouse and their unmarried children, stepchildren and legally adopted children. Children are eligible from live birth up to age 26.

Disabled children can be covered beyond the dependent child age limits. The disabled child may be covered if he or she:

- Was covered continuously as a dependent child in the group voluntary insurance through his or her parent before reaching the dependent child age limit;
- Is not married; and
- Is providing 50 percent or less of his/her own support because of a disability that is expected to last more than 12 months or results in death

You may also cover a child who is not yours or your spouse's natural or adopted child if the child is:

- Unmarried; and
- Living with you in a regular parent-child relationship; and
- Dependent upon you for support and maintenance; and
- Under the age 19 or under age 24 if a full-time student

See the Statewide Benefits Office website at **de.gov/statewidebenefits** (select your group > choose "Accident & Critical Illness Insurance") for more information on dependent children eligibility.

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 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. 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?

Yes. 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 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 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 actively at work requirement of the policy. Products are offered under policy form series 18-32550. 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 St. Paul, MN. Product availability and features may vary by state.

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