



Get ahead of life's twists and turns

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.

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.

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

- \$50 health and wellness benefit
- No exclusions with pre-existing conditions
- All coverage is guaranteed when initially eligible, during open 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
\$15,000 or \$30,000	\$7,500 or \$15,000	\$7,500 or \$15,000

In order to elect spouse and/or child coverage, you must elect coverage on yourself.

Covered critical illness conditions

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
ALS	100%	N/A
Bacterial meningitis	100%	100%
Coronary artery disease needing surgery	25%	25%
COVID-19 disease of of specified severity (5-day hospital stay)	10%	N/A
Creutzfeldt-Jakob disease	100%	N/A
Cystic fibrosis	100%	N/A
Full benefit cancer	100%	100%
Heart attack	100%	100%
Kidney failure	100%	N/A
Major organ failure	100%	100%
Multiple sclerosis	100%	N/A
Muscular dystrophy	100%	N/A
Necrotizing fasciitis	100%	100%
Occupational HIV	100%	N/A
Partial benefit cancer	25%	25%
Stroke	100%	100%
Systemic sclerosis	100%	N/A

Monthly cost of coverage

Employee coverage

Age	Non-nicotine rate		Nicotine rate	
	\$15,000	\$30,000	\$15,000	\$30,000
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

Spouse coverage

Age	Non-nicotine rate		Nicotine rate	
	\$7,500	\$15,000	\$7,500	\$15,000
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

Child(ren) coverage

One premium provides coverage for all eligible children

\$7,500	\$0.36
\$15,000	\$0.72

Rates are subject to change. Beginning at age 70, employee and spouse coverage reduces to a percentage of the amount in effect prior to age 70: to 50 percent at age 70.



When to enroll and how to file a claim

When can you enroll?

You can enroll:

- Within 30 days of initial eligibility period
- During your open enrollment window
- Within 30 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 **1-877-215-1489** to chat with a Securian Financial customer service representative.

How 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 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 | • Employer name | • Date of incident |
| • Date of birth | • Employee Social Security number | • Cause of incident |
| • Address | | |

Learn more

Visit our education microsite for more information about your coverage options and resources.

Visit securian.com/delaware-insurance to get started.

Want to file your claim online?

Visit 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**.



Get paid \$50 for 32+ different annual wellness screenings including an annual physical exam

It pays to visit the doctor.

You, your spouse and children are eligible for a \$50 health and wellness payment each plan year when you are enrolled in critical illness insurance.

There is a maximum of one health and wellness benefit payment per insured, per plan year. If you are enrolled for both accident insurance and critical illness insurance, you may be eligible to receive payments under both plans.

To file a health and wellness claim, go to securian.com/benefits.

A full list of the Health and Wellness screenings is available in your certificate of insurance, which can be viewed at securian.com/delaware-insurance.

Not available to residents of Puerto Rico. Please note that only one child Health and Wellness Benefit is paid per plan year, regardless of number of children.

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 my employer?

If you leave your employer 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 permanent full-time, permanent part-time, elected and appointed state officials, and limited term employees working in the United States at the employee's normal place of business
- 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.

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 the State of Delaware or the University of Delaware. Visit the Statewide Benefits Office website at de.gov/statewidebenefits (select your group, then choose "Accident & Critical Illness Insurance") for more information on dependent children eligibility.

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 open 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 your certificate of insurance at securian.com/delaware-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.

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.

Can I receive multiple payouts from this plan?

This plan provides additional payouts for a different covered condition with a 6 month separation period requirement.

Can more than one initial occurrence benefit be paid?

Yes. An insured may be eligible for multiple initial occurrence benefits up to the overall maximum benefit amount shown on the specifications page. If an insured is diagnosed with an initial occurrence of a different covered condition that occurs more than 30 days after an initial occurrence of a covered condition was diagnosed, a separate initial occurrence benefit may be paid.

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 State of Delaware. 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 18-32550.

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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