

# Group critical illness insurance FAQ

## What is critical illness insurance?

Critical illness insurance provides a cash payment directly to you after you've been diagnosed with a covered condition - regardless of income, expenses incurred or other insurance coverage. You can use the money any way you want.

## What is a covered condition?

A covered condition is a specific medical condition defined in the policy for which a benefit may be paid, upon diagnosis and submission of an approved claim.

## Why do I need this coverage if I already have health insurance coverage?

After diagnosis of a covered critical illness, unexpected expenses can add up. Health insurance will pay a large portion of the medical expenses, and disability coverage may help pay for your necessary living expenses. However, some out-of-pocket expenses following a critical illness diagnosis may not be covered. Critical illness insurance benefits can be used to pay for those out-of-pocket expenses.

## What is 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. The partial-benefit cancer is typically for earlier stages of cancer and the full-benefit cancer is typically for later stages of cancer. An explanation for both full- and partial-benefit cancer is provided in the certificate of insurance.

## Does the benefit payout have to be used in a particular way?

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

## What about beneficiary designations?

No, critical illness insurance benefits are considered living benefits and are paid to the employee, if living. If a benefit is payable, but an employee dies prior to receiving the benefit, the benefit will be paid to the employee's estate.

## Is there a limit to the number of children who can be enrolled in the plan?

No. Electing child coverage will cover all eligible dependent children. See the Statewide Benefits Office website at [de.gov/statewidebenefits](http://de.gov/statewidebenefits) (select your group > choose "Accident & Critical Illness Insurance") for more information on dependent children eligibility.

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

The recurrence benefit provides more than one benefit payment for the same covered condition, after a benefit separation period of six 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 pays 25 percent of the coverage amount.

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

This plan provides more than one benefit payment for a separate covered condition. There is a separation period of 30 days after the previous condition was diagnosed.

## **Group accident insurance FAQ**

### **What is accident insurance?**

Group accident insurance can help cover the costs that come along with an accident, so your personal finances don't take a big hit. If you experience an accidental injury covered in the policy, you can receive a payout to use any way you wish.

### **What exactly qualifies as an accident?**

An accident is defined in the policy as an act of event which is: **1)** unintended, unexpected and unforeseen; and **2)** directly results in bodily injury to the insured. A full list of covered accidents is available in the accident insurance booklet.

### **Is there a limit to the number of accidents that may qualify for a benefit in a year?**

There is no limit to the number of accidents that can qualify for a benefit; however, some accidents included in the policy have limits on the number of benefits that can be paid on a per-accident or per-year basis, which varies by the covered condition. Information on this may be found in the certificate of insurance. However, there are no lifetime maximum payout limitations on the accident product.

### **Is there a limit to the number of separate benefits I can qualify for per accident?**

There is no limit on the number of separate benefits you can qualify for as a result of the same covered accident. In addition, there are no lifetime benefit maximums.

### **What is the typical payout time on a claim?**

Securian strives to make claim decisions within 10 days from the receipt of the proof of an accident.

# General group insurance supplemental health FAQ

## How much does it cost?

Premiums are based on:

- Coverage amounts you've selected for yourself and/or your spouse/domestic partner and children
- Age and tobacco status (for critical illness only)

## Can I take this coverage with me if I leave?

Your critical illness and group accident coverage can be continued until age 70 upon retirement, termination of employment or change of benefits eligibility.

## Can I add critical illness and/or group accident coverage anytime?

No, you can only elect this coverage during your initial eligibility period, during annual enrollment or at the time of a qualified status change.

## Can I drop this coverage?

Termination of this coverage is allowed at any time. Contact Securian Financial at **1-877-215-1489** if you'd like to terminate your coverage.

## Can I reduce the amount of coverage after the initial election?

Changes to your coverage, including reducing the amount elected, may only be made during annual enrollment, or within 31 days of a qualified status change.

## Will my spouse or children need to be enrolled in my employer's medical insurance plan in order to elect critical illness or accident coverage?

No. You may elect coverage for a spouse or children not enrolled in your employer's medical plan.



## How do I file a claim?

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.

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This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to the 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 offered under policy form series 15-32400 and 14-32000. Product availability and features may vary by state

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.

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