

Slide 1



## Get ahead of the unexpected

Group accident insurance  
Group critical illness insurance

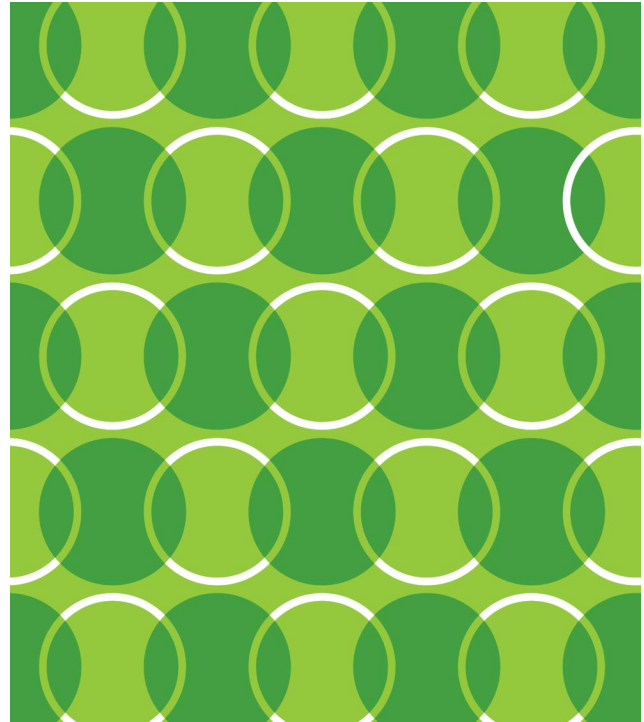
INSURANCE ISSUED BY: SECURIAN LIFE INSURANCE COMPANY



Hello. Thank you for taking time to learn more about your Group accident and critical illness insurance options, offered through Securian Financial. These cost-effective insurance products provide a cash payment directly to you to help supplement the gap between your health insurance and your healthcare expenses. The cash payment can be used to cover medical expenses like contributing to your health care deductibles and non-medical like mowing or cleaning services, hotel stays, your mortgage, anything.

## Agenda

- The value of this insurance
- How these insurance products work
- A closer look at each type of insurance
  - Definition, what it covers, its potential impact on you or your family, costs and examples
- Enrollment instructions and available tools



Today, you will learn how your insurance through Securian Financial can help you be more prepared for unexpected challenges. We will dive deeper into:

Why Group accident and critical illness insurance are important to consider for your overall financial protection plan.

- How it works
- What it covers
- Costs and
- Scenarios of how you can use it

Lastly, we'll share how you can enroll for coverage that's right for you.

The goal is that by the end of this presentation, you will have a stronger understanding of the insurance products available to you and how they can benefit you and your lifestyle.

## How can accident and critical illness insurance help?



### **Accident insurance:**

Provides cash payments for injuries and treatments as a result of a covered accident



### **Critical illness insurance:**

After diagnosis of a covered illness such as a stroke or heart attack, you receive cash payments

How can accident and critical illness insurance help? To put it simply, accident and critical illness insurance may help cover expenses your major medical insurance may not. When faced with a medical bill you didn't expect, this insurance can help by sending you a cash payment to use any way you'd like – it can be used for medical expenses and non-medical expenses.

Each coverage is different:

- Accident insurance provides cash payments for injuries and treatments that result because of a covered accident.
- Critical illness insurance provides a cash payment after a diagnosis of a covered illness like a heart attack or stroke.

If diagnosed with a critical illness covered in the policy or suffer a covered accident, this coverage pays cash benefits which can be used any way you choose, including to help offset some of the expenses you incur that are not covered by other insurance.

Both products compliment one another – and you can use these cash payments any way you'd like.

## Beyond traditional insurance

While you're recovering, these insurance options deliver a cash payment to you that can be used for:



Groceries



Loss of income



Travel expenses



Childcare



Pet sitter



Coverage continuation options after Retirement or leaving employment

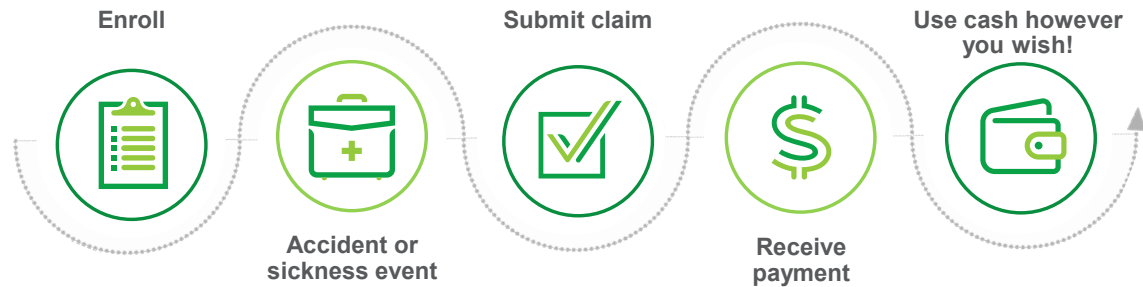
Like I shared earlier – these insurance coverages are different from traditional medical insurance. They provide cash payments that go directly to you, not to your medical health insurance provider. Once the cash is yours, it's yours to spend anyway you wish – it can help cover groceries, loss of income, travel expenses, childcare and even a pet sitter while you're recovering.

You can elect coverage for you and members of your family. However, as an employee, you must elect coverage for yourself in order to also elect coverage for a spouse or child.

If you leave your employer and wish to continue your insurance benefits, you may be able to continue coverage until age 70 by paying premiums directly to Securian Financial. Please note that rates may be different than active employees and rates are subject to change.

In addition, product availability and features may vary by state.

## How the insurance products work



Here's how the insurance works:

- First, you enroll for coverage through your employer as a new hire, during your open enrollment window or any qualified family status change, like getting married or having a child.
- Once you're enrolled, if you have an injury or are diagnosed with a critical illness, you must submit a claim.
- Claims can be submitted via phone or online. I'll share all the resources on where to go at the end of the presentation.
- Once you submit a claim, you will be notified that Securian Financial has received your claim. If enrolled in multiple policies, only one claim is needed to process multiple policy cash payments.
  - You will want to: 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. When you submit a claim, you can opt in to electronic or mailed communications.
  - Initial review of your claim takes about 48-72 hours.
  - If additional information is needed, you will be sent a claims packet. The packet may include claimant statement, attending physician's statement forms and supporting medical records if needed.
- Once Securian Financial has all the information needed, Securian Financial will issue a payment when the claim is processed. Direct deposits typically take about 1-2 days and checks are mailed out the same day.
- Then it's up to you. You can use the money for anything you wish!

## \$50 Health and Wellness Benefit available

You, your spouse and children are eligible for a \$50 Health and Wellness payment each year when you are enrolled in Group accident and/or critical illness insurance.



Availability may vary by state.

Available with your Group accident and critical illness insurance benefits through your employer, Securian Financial offers employees an annual \$50 Health and Wellness Benefit from each policy.

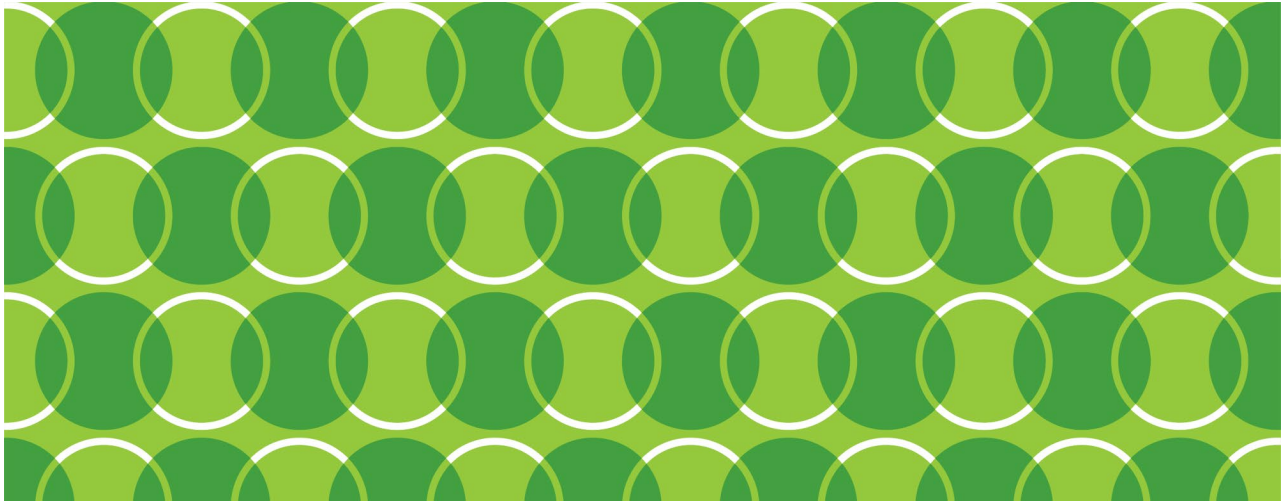
You, as well as any dependents who are enrolled in Group accident and/or critical illness insurance, are eligible for a \$50 payment under both plans for several types of wellness screenings, including an annual physical exam, cancer screenings, mammograms and more.

Each eligible person can be rewarded up to a total of \$100 per person, per plan year. You can go online to submit this claim.

This benefit is paid directly to you, not to your health insurance provider - And, once your claim is approved, you will have the flexibility to spend your benefit payout however you wish.

Please note there is a maximum of one health and wellness benefit payment available for you as well as any dependents who are enrolled in Group accident and/or critical illness insurance per person, per plan year. And, only one child health and wellness benefit is paid per plan year, regardless of the number of children you have.

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## **A closer look at your plan**

Now that you understand how this insurance might be valuable, let's dive deeper into each one, so you have a better understanding of what it is, what it covers, potential costs and benefits to you and your family.

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**Accidents happen**  
And they happen more often than  
you may think

**38 million**  
ER visits for non-fatal injuries<sup>1</sup>

1. Center for Disease Control, National Center for Health Statistics. Emergency Room Visits. <https://www.cdc.gov/nchs/fastats/emergency-department.htm>. May 2023.

First up, accident insurance. We all know accidents happen. And they happen more often than you may think. In fact, there are approximately 38 million ER visits for nonfatal injuries each year.<sup>1</sup> You can get additional coverage beyond major medical insurance to help these accidents hurt a little less financially with accident insurance.

Source:

1. Center for Disease Control, National Center for Health Statistics. Emergency Room Visits. <https://www.cdc.gov/nchs/fastats/emergency-department.htm>. May 2023.



# What is accident insurance?

**Accident insurance provides a cash payment directly to you regardless of income, expenses incurred or other insurance coverage if you're injured in a covered accident.**

- Payments for multiple accidents may be available
- Claims may be paid out under multiple products
- May also cover follow-up care: appointments, outpatient care and transportation
- No health questions asked – coverage is always guaranteed
- \$50 Health & Wellness Benefit available



What is accident insurance? Glad you asked.

Accident insurance provides a cash payment directly to you regardless of any other insurance you may have when you or any of your enrolled dependents experience an accident.

It is not limited to one accident claim per year, either. So, you may be paid for multiple accidents on any enrolled persons. For example, if you need stitches in May, you can submit a claim. Then, let's say that seven months later, you break your arm and need an x-ray. You will also be able to submit a separate claim and may be paid for that injury too.

Accident insurance also may pay a cash payment for follow-up care, which could include follow-up appointments, out-patient rehab, transportation and more. And, all coverage is guaranteed during open enrollment periods, when initially eligible and after a qualified family status change without having to answer health questions.

There is also that \$50 health and wellness benefit I mentioned earlier.

## What's covered?



Access a full list of benefits at [de.gov/statebenefits](http://de.gov/statebenefits)

	Benefit	Low plan – Benefit amount available	High plan – Benefit amount available
<b>Injury</b>	Dislocation (varies based on type of dislocation)		
	Surgical	Up to \$3,000	Up to \$6,000
	Non-surgical	Up to \$1,500	Up to \$3,000
	Partial	Up to \$375	Up to \$750
<b>Emergency care</b>	Concussion	\$100	\$200
	Gunshot wound	\$250	\$500
	Ambulance	\$100	\$200
	Ground or water	\$500	\$1,000
<b>Hospital care</b>	Air	\$65	\$125
	Emergency room treatment	\$50	\$100
	Blood, plasma or platelets		
	Initial stay benefit		
<b>Follow-up care</b>	Non-intensive care unit	\$500	\$1,000
	Intensive care unit	\$500	\$1,000
	Daily stay benefit		
	Non-intensive care unit	\$100	\$200
<b>Support care</b>	Intensive care unit	\$300	\$600
	Transportation	\$150 per visit	\$300 per visit
<b>Support care</b>	Adult companion lodging	\$50 per day	\$100 per day

Product availability and features may vary by state.

There are **over 35** different types of benefits covered within your accident insurance plan.

There are two plan options available, the low and high plan. The only difference is that the high plan offers a higher payout, but also requires a higher monthly premium.

Here is a sample of some of the many covered benefits that may be available within your plan.

The amount paid will depend on your choice of a high or low plan, the number of benefits you qualify for, the care you receive, and the terms and conditions of the policy.

Please visit the Statewide Benefits Office website at [de.gov/statewidebenefits](http://de.gov/statewidebenefits) for a full list of covered benefits available to you.

## Accident insurance cost options and rates (monthly)

Coverage type	Low plan	High plan
Employee only	\$4.12	\$7.34
Employee and spouse	\$6.42	\$11.38
Employee and child	\$8.20	\$15.10
Employee and family	\$11.64	\$21.34



Product availability and features may vary by state. Rates are subject to change.

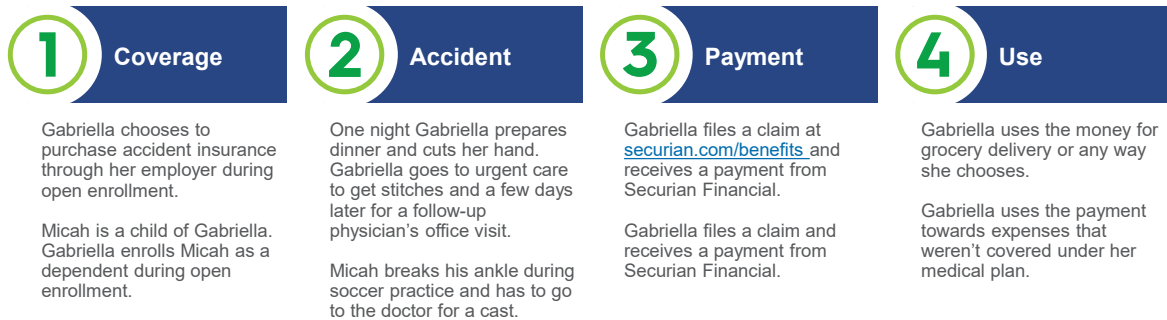
Here are a list of monthly cost options and rates for the accident insurance low and high plans.

Coverage can be elected for an employee, spouse, child and family.

Your cost for coverage is after tax and will be divided into bi-weekly deductions taken from your paycheck, excluding the third paycheck in a month.

## Coverage benefit payout example

### Accident insurance:



Actual experience and benefit payouts may vary from this example.

Let's walk through an example.

Gabriella, an employee, elects the accident insurance low plan offered by her employer during open enrollment. She also elects coverage for her son Micah.

One night while preparing dinner, Gabriella cuts her hand.

Gabriella goes to urgent care to get stitches and a few days later goes for a follow-up doctor's visit.

Gabriella files a claim and gets paid on her claim for stitches, urgent care visit and aftercare follow-up from Securian Financial.

Gabriella uses the money for grocery delivery, but it could be used for anything she wanted.

Micah is a child of Gabriella.

Micah breaks his ankle during soccer practice and has to go to the doctor for a cast.

Gabriella files a claim and receives a payment from Securian Financial.

Gabriella uses the payment towards expenses that weren't covered under her medical plan.

Can you think of any accidents within the past year that you've had to pay out of pocket expenses for? How would an additional payment have helped you out?

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Now that you know about accident insurance – let's talk about critical illness insurance.

According to the American Cancer Society, cancer is the second-leading cause of death in the United States, just behind heart disease. 2

An unexpected illness, such as cancer, can bring unexpected challenges and expenses. 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.

Source:

2. American Cancer Society: Cancer Statistics 2022. January 12, 2022: <https://www.cancer.org/research/acs-research-news/facts-and-figures-2022.html#:~:text=Cancer%20continues%20to%20be%20the,about%201%2C670%20deaths%20a%20day.>

# What is critical illness insurance?

**Critical illness insurance provides a lump-sum cash payment directly to you if you are diagnosed with a covered condition.**

- You can use the money any way you want – for medical expenses and non-medical expenses, mowing/cleaning services, hotel stays, childcare
- Offers a recurrence benefit on certain conditions after a separation period of 6 months
- No health questions asked – coverage is always guaranteed
- \$50 Health & Wellness Benefit available



Once your coverage is effective, critical illness insurance provides a cash payment for covered conditions such as heart attack, stroke, cancer care and more. You can use the money any way you want – for medical and non-medical expenses like mowing/cleaning services, hotel stays, childcare or anything you could use extra money for.

For certain conditions, there is a recurrence benefit after a period of six months. The recurrence benefit is payable if an insured is once again diagnosed with the same covered condition under this policy following a benefit separation period of six months. So, let's say you have a heart attack at the beginning of the year and submit a claim, and then six months later, you have another heart attack, you can submit another claim. Please check your plan summary to see what conditions apply. And, all coverage is guaranteed during open enrollment periods, when initially eligible and after a qualified family status change without having to answer health questions.

There is also that \$50 health and wellness benefit mentioned earlier as well.

## What's covered?



**All pay at 100% of coverage amount unless otherwise indicated**



View definitions and terms of coverage during enrollment at: [de.gov/statewidebenefits](https://de.gov/statewidebenefits)

### 100% of coverage amount

Full benefit cancer	Necrotizing fasciitis	Cystic fibrosis
Heart attack	Occupational HIV	ALS
Stroke	Systemic sclerosis	Bacterial meningitis
Kidney failure	Multiple sclerosis	Creutzfeldt-Jakob disease
Major organ failure	Muscular dystrophy	

### Percentage of coverage amount

Coronary artery disease needing surgery or angioplasty (25%)
COVID-19 (Disease of specified severity, with 5-day hospital stay) (10%)
Partial benefit cancer (25%)

Product availability and features may vary by state.


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

All definitions and terms of coverage will be provided during open enrollment. Please visit the Statewide Benefits Office website at [de.gov/statewidebenefits](https://de.gov/statewidebenefits) for a full list of covered benefits available to you.

## Critical illness insurance benefit plan options

Choose the total coverage you want:

Employee	\$15,000 or \$30,000
Spouse	\$7,500 or \$15,000
Child(ren)	\$7,500 or \$15,000



Next, we will discuss the coverage options available to benefits-eligible employees.

Employees may enroll in either a total of \$15,000, or \$30,000 in coverage.

As you can see, there are also spouse and child options also available.

An employee must be enrolled in the plan to elect spouse and/or child coverage, and a child may only be covered by one parent.



## Cost scenarios



**Employee, age 30 and spouse, age 30** elects the following:

Coverage	Employee (\$30,000)	Spouse (\$15,000)	Child(ren) (\$15,000)	<b>\$13.12</b> total monthly premium (Based on non-nicotine status)
Monthly rate	\$7.90	\$4.50	\$0.72	

**Employee, age 40 and spouse, age 40** elects the following:

Coverage	Employee (\$30,000)	Spouse (\$15,000)	Child(ren) (\$15,000)	<b>\$25.00</b> total monthly premium (Based on non-nicotine status)
Monthly rate	\$15.58	\$8.70	\$0.72	

**Employee, age 50 and spouse, age 50** elects the following:

Coverage	Employee (\$15,000)	Spouse (\$7,500)	Child(ren) (\$7,500)	<b>\$21.90</b> total monthly premium (Based on non-nicotine status)
Monthly rate	\$13.62	\$7.92	\$0.36	

Rates are subject to change. Examples are based on total coverage amounts that an employee may elect.

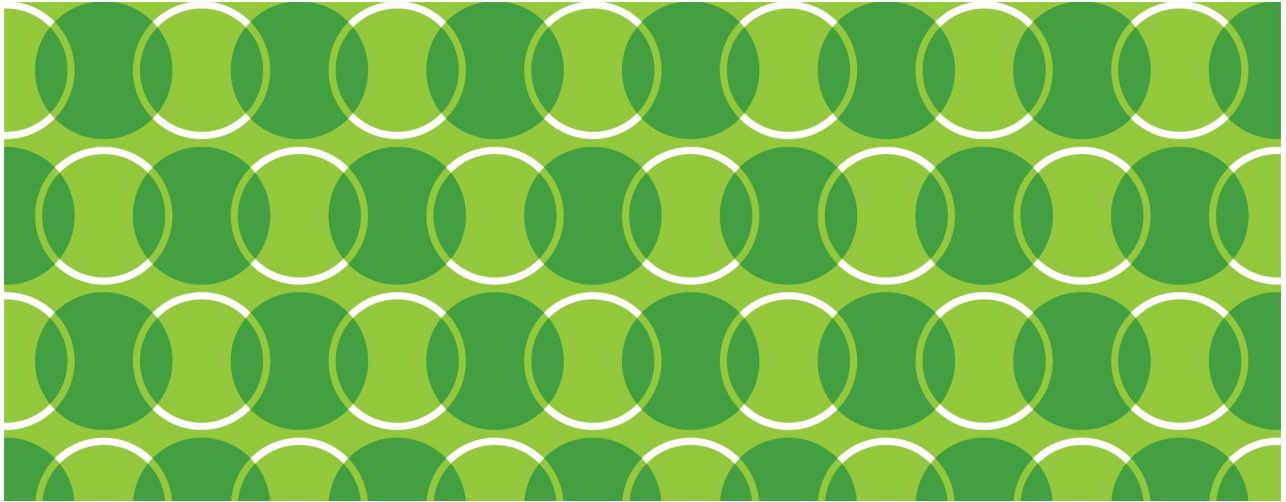
Let's review a few cost scenarios for monthly rates of critical illness coverage for an employee and spouse based on age, as well as coverage for your children.

The cost for child coverage does not increase with age. It's \$0.36 for \$7,500 of coverage and \$0.72 for \$15,000. And this monthly rate covers all eligible children; it is not per child.

Here is an example of the cost for a 30-year-old employee and spouse with child coverage.

Also, here is what that cost looks like at age 40 and 50, considering the rate increases with age for employees with a non-nicotine status.

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## **How to enroll & tools available**

Now that we have highlighted the coverage options, we will move on to how to enroll and the additional resources available to you.

## Enroll online



Visit [de.gov/statewidebenefits](https://de.gov/statewidebenefits):


- Select your group
- Choose “Accident & Critical Illness Insurance”


Select “**Enroll or Make Changes**” for instructions on navigating to Securian’s portal to access a link to Benefit Scout® and to enroll or make changes.

You may enroll or make changes to your accident and/or critical illness insurance upon your hire, during open enrollment, or in the event of a qualified family status change. When you are ready to elect coverage, you’ll make elections or changes online.

To begin, visit [de.gov/statewidebenefits](https://de.gov/statewidebenefits) and select your group. From there, choose “Accident & Critical Illness Insurance” and select “Enroll or Make Changes” for instructions on navigating to Securian’s portal to access Benefit Scout and to enroll or make changes.

## Easy online claims submission

 Access the Benefit Service Center at: [securian.com/benefits](https://securian.com/benefits)

 Call Securian Financial at **1-800-328-9442** to file a claim or if you have questions



After you are enrolled and coverage becomes effective, filing a claim is easy. We built our digital claims portal so it's intuitive and personalized, making claims submission streamlined. Our goal is for you to have the right coverage and make it easy to file a claim, or multiple claims, and get your money in a timely manner.

**To get started, visit [securian.com/benefits](https://securian.com/benefits) to file claims.**

- Answer all questions to the best of your ability
- Separate claims must be filed for yourself, your spouse and your children

You may also call Securian Financial at 1-800-328-9442 to file a claim or if you have questions.

## Additional resources



### Benefit Scout®

[LifeBenefits.com/stateofdelaware](https://LifeBenefits.com/stateofdelaware)



### Educational microsite

[securian.com/delaware-insurance](https://securian.com/delaware-insurance)



### Questions?

Contact Securian Financial at 1-877-215-1489

Utilize our online benefits decision support tool, Benefit Scout® to help you and your family make insurance elections with confidence. You can even map out a potential accident insurance claim payout as well as view how accident insurance complements your other benefits. Visit **[LifeBenefits.com/StateofDelaware](https://LifeBenefits.com/StateofDelaware)** to get started.

Visit Securian's educational microsite to learn more about your coverage and costs, naming beneficiaries, the experience of applying for coverage that requires health questions and much more at [Securian.com/Delaware-insurance](https://Securian.com/Delaware-insurance).

If you have additional questions or would like to learn more about your coverage options, please contact Securian Financial at 1-877-215-1489.

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Insurance products are issued by Securian Life Insurance Company, a New York authorized insurer headquartered in St. Paul, MN. Product availability and features may vary by state. This is a summary of plan provisions related to the supplemental health insurance policy(ies) issued by Securian Financial Group. 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.

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 regulation; or any other applicable federal or state laws, rules or regulation. Any questions regarding these topics should be directed to your legal and tax advisors.

### **Group Critical Illness Insurance**

**This policy provides limited benefits.** 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 Financial Group. 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 18-32550 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.

### **Group Accident 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. 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 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 17-32525 or a state variation thereof. Product availability and features may vary by state.

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.

**Securian Financial Group, Inc.**  
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