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Get ahead of the unexpected

Understanding Group Accident and Critical Illness Insurance

INSURANCE PRODUCTS ISSUED BY SECURIAN LIFE INSURANCE COMPANY



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



- **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 this insurance can help you be more prepared for unexpected challenges. We will dive deeper into:

- How it works
- If you might qualify for a \$50 Health and Wellness Benefit and what that means for you
- 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 these insurance products and how they can benefit you and your lifestyle.

How can 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:

-  Coverage continuation options after retirement or leaving your employer



Groceries



Loss of income



Travel expenses



Childcare



Pet sitter

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, your spouse and children are eligible for coverage. 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 its up to you. You can use the money for anything you wish!



Availability may vary by state.

\$50

**for several types of annual
wellness screens including
an annual exam**



New plan enhancement effective July 1, 2025

Benefit is now paid to all covered dependents per plan year, regardless of the number of children

You, as well as any dependents who are enrolled in Group Accident and/or Critical Illness Insurance, are eligible for a \$50 Health and Wellness Benefit payment under both plans for several types of wellness screenings, including an annual physical exam, a colonoscopy, cancer screenings, mammograms and more. Each eligible person can be rewarded an annual \$50 Health and Wellness Benefit payment from each policy, up to a total of \$100 per person, per plan year. You can go online to submit this claim.

Effective July 1, 2025, the Health and Wellness Benefit is now paid to all covered dependents per plan year, regardless of the number of children.

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.



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.



38 million



**ER visits for nonfatal
injuries each year¹**

1. Centers for Disease Control and Prevention, National Center for Health Statistics. Emergency Department 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.¹ You can get additional coverage beyond major medical insurance to help these accidents hurt a little less financially with Accident Insurance.

Source:

1. Centers for Disease Control and Prevention, National Center for Health Statistics. Emergency Department 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 if you're injured in a covered accident.

- Examples of covered accidents include injury and hospital care benefit, emergency care and follow-up care
- Payments paid directly to you for medical and non-medical expenses
- Multiple payments may be received for accidents throughout the year
- No health questions asked – coverage is always guaranteed
- \$50 Health and 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 a covered accident.

It may not be 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, in-and 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.

Key benefits are:

- Many accidents are covered, including injury and hospital care benefits, emergency care and follow-up care
- Cash payments paid directly to you to use for medical and non-medical expenses
- Multiple cash payments may be received for accidents throughout the year
- No health exam or questions required to purchase Accident Insurance
- \$50 Health and Wellness Benefit available to everyone insured for completing an eligible health screening, including an annual exam

Types of coverages* and cash payments

	Benefit	Low/High plan
Injury	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
	Concussion	\$100/\$200
	Fractures (varies based on type of dislocation)	
	Surgical	Up to \$4,000/up to \$8,000
	Non-surgical	Up to \$2,000/up to \$4,000
	Partial	Up to \$500/up to \$1,000
	Lacerations	
Hospital care	With stitches or staples	\$200/\$400
	Without stitches or staples	\$20/\$40
	Initial stay benefit - Non-ICU	\$500/\$1,000
	Initial stay benefit - ICU	\$500/\$1,000
	Daily stay benefit - Non-ICU	\$100/\$200
Follow-up care	Daily stay benefit - ICU	\$300/\$600
	Transportation	\$150/\$300 per visit
Support care	Adult companion lodging	\$50/\$100 per day

*Not an inclusive list of covered benefits.
Product availability and features may vary by state.



Learn more
securian.com/delaware-insurance

Let's talk about what's covered.

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.

- Dislocations
- Concussions
- Fractures
- Lacerations
- Follow-up care
- Support care
- And more

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.

This is not an inclusive list of covered benefits. You will find a full list of covered conditions in your certificate of insurance located on your microsite: **[Securian.com/delaware-insurance](https://securian.com/delaware-insurance)**.

Reduced Accident Insurance rates effective July 1, 2025

Coverage type	Low plan	High plan
Employee only	\$3.06	\$5.44
Employee and spouse	\$4.76	\$8.42
Employee and child	\$6.08	\$11.18
Employee and family	\$8.62	\$15.80

Effective July 1, 2025, covered members will see a decrease in Accident Insurance rates. Here are a new 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 cash payment example

Below is an example of how benefits under the **Accident Insurance plan** might be paid:



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?



Critical illness insurance can help pay for the costs and services not covered by health insurance¹

1. Masterson, Les. "Critical Illness Insurance: What Is It And How Does It Work?" Forbes, January 9, 2025.

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

According to Forbes, **Critical illness insurance can help pay for the costs and services not covered by health insurance¹.**

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:

1. Masterson, Les. "Critical Illness Insurance: What Is It And How Does It Work?" Forbes, January 9, 2025.

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.

- Examples of a critical illness include heart attack, stroke, cancer and more
- Payments paid directly to you for medical and non-medical expenses
- No health exam or questions required
- May be paid multiple times when the same critical illness occurs after a separation period of 6 months
- \$50 Health and 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.

Key benefits are:

- Examples of critical illnesses include heart attack, stroke, cancer and others
- Cash payments paid directly to you to use for medical and non-medical expenses
- No health exam or questions required to purchase Critical Illness Insurance
- May be paid multiple times when the same critical illness occurs again after a stated separation period of 6 months
- \$50 Health and Wellness Benefit available to everyone insured for completing an eligible health screening, including an annual exam

What's covered?

For an employee, the below conditions pay at 100% of coverage. Enrolled spouse and children pay at 50%.

100% of coverage amount*

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

Percentage of coverage amount

Coronary artery disease needing surgery (25%)

COVID-19 (Disease of specified severity, with 5-day hospital stay) (10%)

Partial benefit cancer (25%)

*Not an inclusive list of covered benefits.
Product availability and features may vary by state.



Learn more

securian.com/delaware-insurance

Critical Illness Insurance pays benefits based on a percentage of the employee's elected coverage amount of \$15,000 or \$30,000, based on the schedule of benefits. The following conditions are covered in your plan, and pay 100 percent of the coverage amount, unless otherwise noted. Enrolled spouse and children pay at 50% of the coverage amount, unless otherwise indicated.

Examples of illnesses that are 100% covered include:

- ALS
- Bacterial meningitis
- Full benefit cancer
- Occupational HIV
- Stroke
- And more

Examples of illnesses that are covered at 25% include:

- Coronary artery disease needing surgery
- And partial benefit cancer

This is not an inclusive list of covered benefits. You will find a full list of covered conditions in your certificate of insurance located on your microsite: **[Securian.com/delaware-insurance](https://securian.com/delaware-insurance)**.

Critical Illness Insurance benefit plan options

Choose the 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 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

Total monthly cost (based on non-nicotine status)

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

Coverage	Employee (\$30,000)	Spouse (\$15,000)	Child(ren) (\$15,000)	\$13.12 total monthly premium
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)	\$25.00 total monthly premium
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)	\$21.90 total monthly premium
Monthly rate	\$13.62	\$7.92	\$0.36	

Rates are subject to change.

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.

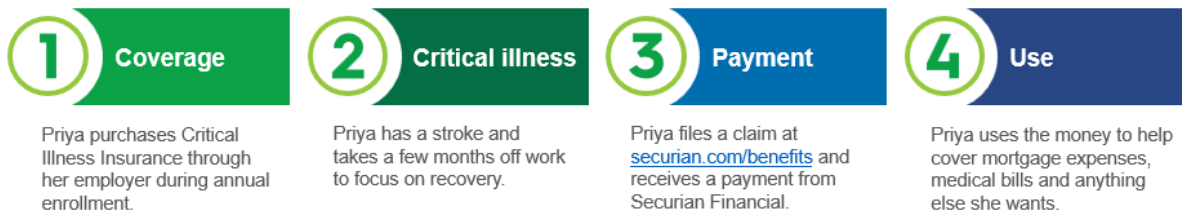
The cost for child coverage does not increase with age. It's \$0.36 for \$7,500 of coverage and \$0.72 for \$15,000. And this monthly rate covers all eligible children; it is not per child.

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.

Coverage cash payment example

Below is an example of how benefits under the **Critical Illness plan** might be paid:



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

Let's consider a potential scenario to make it even more clear.

- Priya purchases Critical Illness Insurance through her employer during annual enrollment.
- Unfortunately, she has a stroke after her insurance goes into effect and she takes a few months off work to focus on recovery.
- Priya files a claim at [Securian.com/benefits](https://securian.com/benefits) and provides all the necessary information. If Securian Financial needed more information, she would be asked to fill out a claims packet.
- After submitting her claim, Priya is notified three days later that her claim is approved, and her payment is on the way.
- She receives payment of benefits via direct deposit, and uses the money to help cover mortgage expenses, medical bills and other bills.

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

- 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** 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 claims submission

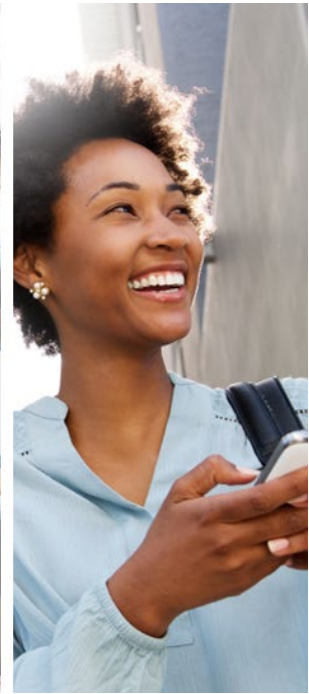


Access your claims portal

Visit my.delaware.gov to log in.



Call **1-888-658-0193** 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 coverage that is the right fit for you and make it easy to file a claim, or multiple claims, and get your money in a timely manner.

How to submit the claim

The Securian website can be accessed in [Employee Self-Service](#) through my.delaware.gov to file a claim.

Once logged in, follow the navigation to the Securian website: *Employee Self Service > Benefits > Benefits Websites > Securian*.

- 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 it and any additional information by returning to LifeBenefits.com and clicking on "My claims."

You may also call Securian Financial at **1-888-658-0193** to file a claim or if you have questions.

Resources available



We covered a lot today. But you don't have to remember it all. We have many resources at your disposal.

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 compliments your other benefits. Visit **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**.

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([pdf](#)) 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.

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

Accident and 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. 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 accident insurance 17-32526 and critical illness insurance 18-32550. 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.
[securian.com](https://www.securian.com)

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