

# Accident and critical illness insurance FAQ

## General

### Can I afford this benefit?

Rates can be found in your plan summary, located in the enrollment guide. It is up to you if the product is the right fit for your financial situation.

### Who is eligible for coverage?

All eligible active team members working a minimum of 16 hours per week are eligible for coverage.

### Are my dependents eligible for coverage?

Yes, if you are insured for accident and/or critical illness insurance, your dependents are eligible for insurance. Please see your plan summary or your state specific certificate for dependent eligibility requirements.

### Can I elect accident and/or critical illness insurance anytime?

No, team members can only elect coverage during an enrollment period, as a new hire or within a certain time frame after a qualified family status change – such as a new marriage, or birth of a child.

### Will I be subject to health questions during enrollment?

No, when you enroll as a new hire/rehire, during annual enrollment or following a qualified life event, coverage is guaranteed, and you will not be subject to health questions during enrollment.

### Doesn't normal medical insurance already cover accidents and illnesses?

Yes; however, Securian Financial's accident and critical illness insurance plans can help supplement your medical insurance by offsetting the cost of deductibles or out-of-pocket medical expenses you might have. In addition, these insurance plans may assist with non-medical expenses that continue while you are recovering from an accident or illness. A cash payment is paid to you and you may use that cash payment however you want.

### Do the benefit payouts have to be used a certain way?

No, accident and/or 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.

### Are benefits and plan provisions consistent regardless of my state of residence?

Most benefits and plan provisions will remain consistent; however, some states require differences. State-specific documents are available and can be viewed by visiting <https://plans.lifebenefits.com/cert/CMH>.

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### For more plan information

Visit

<https://cmenrollmentguide.com>

### For certificates and endorsements

Visit

<https://plans.lifebenefits.com/cert/CMH>

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## What if I'm on a leave of absence? What happens to my coverage?

Insurance may be continued when you are not actively at work due to various types of leave of absence, subject to your employer's practices and procedures. Please refer to your state specific certificate for continuation time frames and the types of covered leave of absence.

## What is the health and wellness benefit?

A \$75 benefit may be available to insureds covered under accident insurance and/or critical illness insurance when an insured completes an eligible health screening, including an annual exam. Please refer to your certificate for a list of eligible health screenings.

## Can I cancel coverage?

Yes, you may request to cancel coverage during your annual enrollment window or within 31 days of a qualified life event or status change. Coverage will end as of the last day for which premium contributions have been paid following your request to cancel.

## Are premium contributions made pre-tax or post-tax?

Premiums are paid on a post-tax basis. You should consult your tax advisor regarding your own tax situation.

## Are benefit payments taxable?

No. Benefit payments are not taxable. You should consult your tax advisor regarding your own tax situation.

## Where can I go to learn more?

Visit <https://www.cmenrollmentguide.com>.

## How do I contact Securian for questions?

Call 1-855-750-1906 to chat with a Securian Financial customer service representative.

## ACCIDENT INSURANCE

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Accident insurance helps you plan for the unexpected. It helps ensure you're protected financially by providing a benefit to you and your family to use as you wish when it's needed the most. A cash payment goes directly to you — not your health insurance for care or treatment you receive from a covered accident. You may use the payment any way you choose.

Let's say you elected accident insurance for yourself, and you end up falling off a ladder while doing housework. You hurt your left foot. You go to urgent care, and they complete some X-rays. They confirm you fractured your foot, but it's a minor fracture. They put you in a boot and send you home to recover. A few weeks later, you go back for a follow-up appointment and the physician confirms you are good to go.

You can submit a claim for the accident and care. Claim examiners will carefully review the claim, and if approved, you receive a cash payment.

## Which benefits are typically offered on an accident insurance plan?

The following benefits are typically offered on an accident insurance plan; however, additional benefits are included in this plan; please see your state-specific certificate.

- Hospital stay (initial and daily benefits)
- Dislocation
- Fracture
- ER treatment
- Urgent care
- Initial physician visit
- Follow-up physician visit

## Where can I find specific coverage details and what qualifies as an accident?

You can find all policy details in your certificate of insurance and any applicable state endorsements. An accident is defined in your policy documents but generally, an accident is an act or event that is unintended, unexpected and unforeseen; and directly results in bodily injury to the insured. You can view the certificate and state endorsements by visiting <https://plans.lifebenefits.com/cert/CMH>.

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

There's no limit to the number of accidents that can qualify for a benefit. However, some benefits 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 accident. Refer to your state specific certificate for terms that may apply to each individual covered accident.

## What if I go to the hospital and it's not an accident?

If you're hospitalized and your injury wasn't due to an accident, typically it will not be covered.

## Is accident insurance the same thing as AD&D?

No, accident insurance is not the same as the accidental death and dismemberment (AD&D) benefit. The Accidental Death and Dismemberment (AD&D) benefit is an additional benefit on your accident insurance policy that provides a benefit to you for a dismemberment or an accidental death due to a covered accident. Please refer to your state-specific certificate for further details.

## Are there any exclusions or limitations that apply?

Yes, benefit exclusions and limitations do apply. Please refer to the certificate for more information.

## CRITICAL ILLNESS INSURANCE



Critical illnesses can be expensive. While you can't prevent a critical illness in your family, you can help protect your finances with additional, cost-effective coverage. Critical illness insurance provides a benefit payment upon diagnosis of a covered condition. A cash payment goes directly to you — not your health insurance for a diagnosis of a covered condition. You may use the payment any way you choose.

Let's say you elected critical illness coverage for yourself and your spouse. You chose a total coverage amount of \$10,000. A year after electing coverage, you had a stroke. A stroke is a covered condition under your employer's policy, and it is covered at 100 percent. So, if you submit a claim and it is approved, you will receive a benefit payment of \$10,000.

Now, let's say it was your spouse who had a stroke instead of you. According to your employer's policy, spouses are covered at 50 percent of the elected coverage amount, with a minimum benefit of \$5,000. So, if you submit a claim and it was approved, you will receive a benefit payment of \$5,000.

### **What is a covered condition or what is covered under critical illness?**

A covered condition is a specific medical condition defined in the policy for which a benefit may be paid upon the diagnosis of that covered condition. Stroke, cancer and heart attack are conditions that are typically covered; however, each employer may select several additional covered conditions. Therefore, the list of covered conditions varies. Check your state specific certificate and any state endorsements for more information.

### **Are benefits payable for a condition diagnosed prior to my coverage effective date?**

No, an illness diagnosed prior to your coverage effective date is not eligible for a benefit payment. For example, if you were diagnosed with a stroke prior to your coverage effective date, you would not be eligible for payment for that stroke.

### **Will an existing illness or diagnosis be covered?**

No, it is not covered. The diagnosis of a covered condition needs to be diagnosed after the coverage effective date.

### **Do you receive multiple payments for a chronic diagnosis?**

No, once a chronic covered condition is diagnosed and a benefit payment has been issued, there would not be an additional payment for the same chronic covered condition.

### **What is a recurrence benefit? What does it mean?**

Some covered conditions have a recurrence benefit which means that you can receive more than one benefit payment for the same covered condition after satisfying the benefit separation period.

For example, a heart attack is a covered condition that has both an initial occurrence benefit and recurrent benefit. So, let's say you had a heart attack a year after electing coverage for yourself. If you submit a claim and it was approved, you'd receive a benefit payment for this initial occurrence. Then, let's say 6 months later, you had another heart attack. You could submit another claim and if it was approved, you would receive another benefit payment.

Please check your state specific certificate to see what benefits would have a recurrence benefit.

### **What if I am diagnosed with two separate covered conditions? Can I receive multiple payouts from this plan?**

You may be eligible to receive more than one initial occurrence benefit payment for a separate covered condition.

### **Do my rates increase automatically as I move into a different age bracket?**

Your rates will increase on a July 1-basis after you've moved into a new age bracket.

**For accident insurance and critical illness insurance**

**Limitations and exclusions apply.** Each of these policies have exclusions, limitations, reduction of benefits, terms under which the policy may be continued in force or discontinued.

Products are issued by Securian Life Insurance Company under policy form series 23-32590.24 accident insurance and 23-32606.24 critical illness insurance; and/or a state variation thereof. Product availability and features may vary by state.

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 financial obligations under the policies or contracts it issues.

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