

# Critical illness insurance

## Get ahead of life's twists and turns

Critical illness insurance provides a cash payment after diagnosis of a covered condition such as a heart attack or cancer.

### 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 diagnosis in your family, you can help protect your finances with additional, cost-effective coverage.

### Key benefits

- \$75 health and wellness benefit available to everyone insured for completing an eligible health screening, including an annual exam
- Examples of critical illnesses include heart attack, stroke, cancer, infertility, type 1 and 2 diabetes, autism and others
- No exclusions for pre-existing health conditions, but covered diagnoses must occur after the coverage effective date
- May be paid again when the same critical illness occurs after a stated separation period
- No health exam or questions required to purchase critical illness insurance
- Cash payments paid directly to you to use for medical and non-medical expenses



### Here's an example of how it works\*



**Jill elects** \$25,000 of coverage for herself from the plan offered by Children's Mercy.



**A year later** she suffers a heart attack (as defined in the policy). She recovers fully.



**Jill submits a claim and gets a \$25,000 payment** from Securian.



**Jill uses the money** to pay for child care while she recovers.

\*Actual experience and benefit payouts may vary from this example.

# What does your critical illness plan cover and how much will you receive?

It provides a cash payment directly to you to help manage expenses associated with a covered critical illness.

<b>Team member coverage</b>	<b>Spouse/Domestic partner coverage</b>	<b>Child coverage</b>	<b>Dependent parent coverage</b>
\$5,000, \$10,000, \$15,000, \$20,000, \$25,000, \$30,000, \$35,000, \$40,000, \$45,000, \$50,000	50% of your elected coverage amount with a coverage minimum of \$5,000	50% of your elected coverage amount	10% of your elected coverage amount
In order to elect spouse/domestic partner and/or child coverage, you must elect coverage on yourself.			

## Dependent parent

Dependent parent coverage is available for your parents and those of your spouse/domestic partner provided you cover more than half of their out-of-pocket costs, including housing, food, clothing and medical services or a dependent parent is claimed as a dependent on IRS income tax forms. The dependent parent only needs to meet one of these two requirements. The benefit is payable to the covered team member when enrolled in coverage.

## Covered critical illnesses

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.

<b>Covered condition</b>	<b>Initial occurrence benefit</b>	<b>Recurrence benefit</b>	<b>Covered under dependent parent benefit?</b>
Addison's disease	25%	0%	Yes
ALS and other motor neuron disease	100%	0%	Yes
Alzheimer's disease	100%	0%	Yes
Aneurysm	10%	10%	Yes
Autism spectrum disorder	100%	0%	Yes
Bacterial meningitis	25%	25%	Yes
Benign brain tumor	100%	100%	Yes
Blindness	100%	0%	Yes
Cerebral palsy	100%	0%	Yes
Cleft lip	100%	0%	Yes
Coma	100%	100%	Yes
Coronary artery disease	100%	100%	Yes
COVID-19	25%	0%	Yes
Creutzfeldt-Jakob disease	25%	0%	Yes
Cystic fibrosis	100%	0%	Yes
Diphtheria	25%	25%	Yes
Down syndrome	100%	0%	Yes
End stage renal disease	100%	100%	Yes
Gaucher disease, type II or III	100%	0%	Yes
Glycogen storage disease, type IV	100%	0%	Yes
Heart attack	100%	100%	Yes
Huntington's disease	25%	0%	Yes

Covered critical illnesses continued

<b>Covered condition</b>	<b>Initial occurrence benefit</b>	<b>Recurrence benefit</b>	<b>Covered under dependent parent benefit?</b>
Infectious encephalitis	25%	25%	Yes
Invasive cancer	100%	100%	Yes
Legionnaires' disease	25%	25%	Yes
Loss of hearing	100%	0%	Yes
Loss of speech	100%	0%	Yes
Major organ failure	100%	100%	Yes
Malaria	25%	25%	Yes
Metastatic cancer	25%	0%	Yes
Multiple sclerosis	100%	0%	Yes
Muscular dystrophy	100%	0%	Yes
Myasthenia gravis	25%	0%	Yes
Necrotizing fasciitis	25%	25%	Yes
Niemann-Pick disease	100%	0%	Yes
Non-invasive cancer	50%	50%	Yes
Paralysis	100%	100%	Yes
Parkinson's disease	100%	0%	Yes
Phenylalanine hydroxylase deficiency	100%	0%	Yes
Polio	25%	0%	Yes
Pompe disease	100%	0%	Yes
Post-traumatic stress disorder (PTSD)	10%	0%	Yes
Rabies	25%	0%	Yes
Severe burns	100%	100%	Yes
Severe Lyme disease	25%	0%	Yes
Sickle cell anemia	100%	0%	Yes
Skin cancer	10%	10%	Yes
Spina bifida	100%	0%	Yes
Stroke	100%	100%	Yes
Sudden cardiac arrest	25%	25%	Yes
Systemic lupus erythematosus	25%	0%	Yes
Systemic sclerosis	25%	0%	Yes
Tay-Sachs disease	100%	0%	Yes
Tetanus	25%	25%	Yes
Transient ischemic attack (TIA)	10%	10%	Yes
Tuberculosis	25%	25%	Yes
Type 1 diabetes	100%	0%	Yes
Type 2 diabetes	10%	0%	Yes
Zellweger syndrome	100%	0%	Yes

**Related covered benefits**

Family care	\$100
<b>Infertility treatment</b>	
Tier 1	\$1,000
Tier 2	\$5,000
Tier 3	\$10,000
Outpatient mental health/substance use disorder diagnostic screening	\$100



**Get paid \$75 for annual wellness screenings including an annual exam**

**It pays to visit the doctor.** You, your spouse/domestic partner and children are eligible for a \$75 health and wellness payment each year when you are enrolled in critical illness insurance. There is a maximum of one health and wellness benefit payment per insured, per year.

To file a health and wellness claim, go to [LifeBenefits.com](http://LifeBenefits.com)

**Monthly cost of coverage**

**Team member paid coverage**

Both options, Team member and Team member + Spouse/Domestic partner, include child(ren) and dependent parent coverage.

**\$5,000 of coverage**

Age	Monthly premium	
	Team member	Team member + Spouse/Domestic partner
Under 30	\$3.12	\$5.54
30 - 39	\$4.37	\$8.03
40 - 49	\$7.20	\$13.70
50 - 59	\$11.73	\$22.77
60+	\$17.92	\$35.14

**\$10,000 of coverage**

Age	Monthly premium	
	Team member	Team member + Spouse/Domestic partner
Under 30	\$4.85	\$7.27
30 - 39	\$7.33	\$10.99
40 - 49	\$13.01	\$19.51
50 - 59	\$22.06	\$33.10
60+	\$34.45	\$51.67

**\$15,000 of coverage**

Age	Monthly premium	
	Team member	Team member + Spouse/Domestic partner
Under 30	\$6.56	\$9.84
30 - 39	\$10.29	\$15.43
40 - 49	\$18.80	\$28.20
50 - 59	\$32.40	\$48.60
60+	\$50.96	\$76.44

**\$20,000 of coverage**

Age	Monthly premium	
	Team member	Team member + Spouse/Domestic partner
Under 30	\$8.29	\$12.43
30 - 39	\$13.25	\$19.87
40 - 49	\$24.61	\$36.91
50 - 59	\$42.74	\$64.10
60+	\$67.49	\$101.23

**\$25,000 of coverage**

Age	Monthly premium	
	Team member	Team member + Spouse/Domestic partner
Under 30	\$10.00	\$15.00
30 - 39	\$16.21	\$24.31
40 - 49	\$30.40	\$45.60
50 - 59	\$53.07	\$79.61
60+	\$84.00	\$126.00

**\$30,000 of coverage**

Age	Monthly premium	
	Team member	Team member + Spouse/Domestic partner
Under 30	\$11.73	\$17.59
30 - 39	\$19.17	\$28.75
40 - 49	\$36.21	\$54.31
50 - 59	\$63.41	\$95.11
60+	\$100.53	\$150.79

**\$35,000 coverage**

**Monthly premium**

Age	Team member	Team member + Spouse/Domestic partner
Under 30	\$13.44	\$20.16
30 - 39	\$22.13	\$33.19
40 - 49	\$42.00	\$63.00
50 - 59	\$73.73	\$110.59
60+	\$117.04	\$175.56

**\$40,000 coverage**

**Monthly premium**

Age	Team member	Team member + Spouse/Domestic partner
Under 30	\$15.17	\$22.75
30 - 39	\$25.09	\$37.63
40 - 49	\$47.81	\$71.71
50 - 59	\$84.06	\$126.10
60+	\$133.57	\$200.35

**\$45,000 coverage**

**Monthly premium**

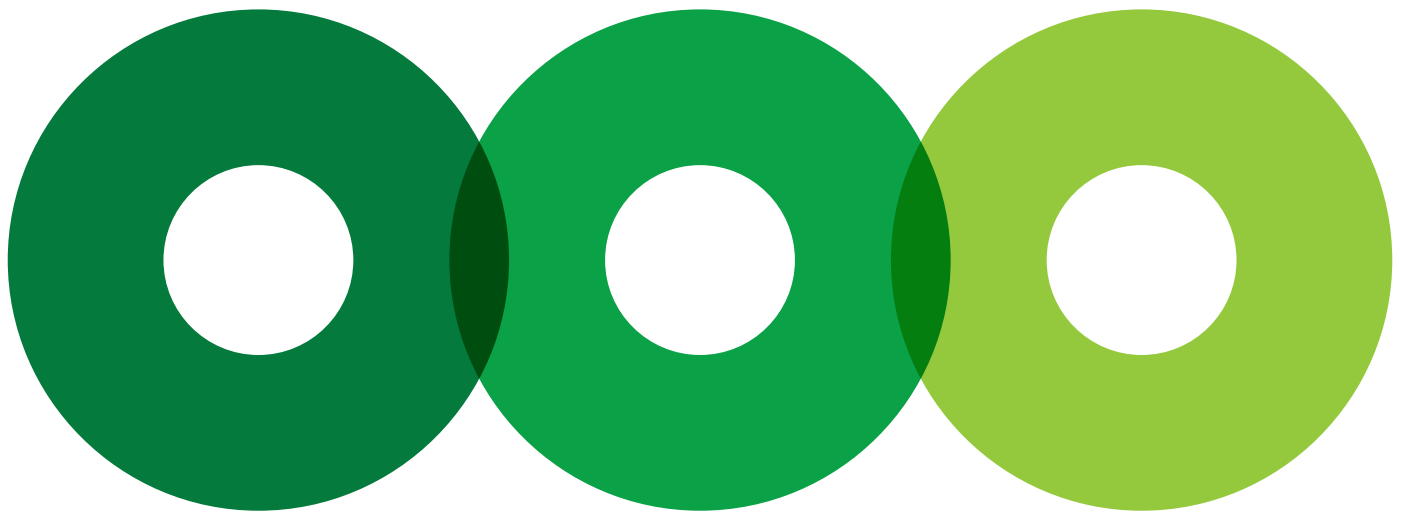
Age	Team member	Team member + Spouse/Domestic partner
Under 30	\$16.88	\$25.32
30 - 39	\$28.05	\$42.07
40 - 49	\$53.60	\$80.40
50 - 59	\$94.40	\$141.60
60+	\$150.08	\$225.12

**\$50,000 coverage**

**Monthly premium**

Age	Team member	Team member + Spouse/Domestic partner
Under 30	\$18.61	\$27.91
30 - 39	\$31.01	\$46.51
40 - 49	\$59.41	\$89.11
50 - 59	\$104.74	\$157.10
60+	\$166.61	\$249.91

Rates are subject to change.



# When to enroll and how to file a claim

## When can you enroll?

You can enroll through Infor HR Talent:

- Within 60 days of your initial eligibility period
- During your annual enrollment window
- Within 31 days of a qualified life event or status change

It's quick and easy to enroll without answering health questions or a doctor's exam.

## How to file a critical illness benefit claim

It's easy to file a critical illness claim and receive the benefits you're entitled to. You can use payments any way you choose to cover costs such as copays, deductibles, child care and more.

## Information needed to initiate the claim

### Team member

- Personal information will be pre-filled in the submission
- Date of event

### Spouse/domestic partner or child

- Insured's full name
- Address
- Date of birth
- Date of event

## How to submit the claim

Go to the Securian Financial website [LifeBenefits.com](https://LifeBenefits.com) and log in.

- **User ID:** CMKC followed by your team member ID number
- **Initial password:** Your eight-digit date of birth (MMDDYYYY) followed by the last four digits of your Social Security number
- If you've previously logged in to LifeBenefits™, use the password you created.
- 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](https://LifeBenefits.com) and clicking on "My claims."

If you have questions, need assistance or want to file your claim over the phone, call Securian Financial at **1-888-658-0193**.

# Additional information

## Can I take my coverage with me if I leave Children's Mercy?

If you leave Children's Mercy 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 team member, but rates are subject to change.

## Who is eligible for coverage?

- You – all active full-time and part-time team members, working at least 16 hours per week
- Spouse/domestic partner only if team member coverage is elected
- Your child(ren) from live birth to age 26 only if team member coverage is elected
- Dependent parents – your parents and those of your spouse/domestic partner provided you cover more than half of their out-of-pocket costs, including housing, food, clothing and medical services or a dependent parent is claimed as a dependent on IRS income tax forms

Please note that your spouse/domestic partner cannot receive coverage as both a team member and dependent, and a child cannot be covered by more than one parent, if you are both team members of Children's Mercy.

## What is the recurrence benefit?

It provides an additional benefit payment after a benefit separation period of 30 days, if an insured is once again diagnosed with a condition that was previously approved. Eligible conditions pay a recurrence benefit percentage based on the condition. Not all conditions have a recurrence benefit. See covered conditions list for eligible conditions. Initial and subsequent diagnosis must happen while covered under the plan.

## We're here to help

### Critical illness insurance questions?

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

## Learn more

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

## 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. intentionally self-inflicted injury, self-destruction, or autoeroticism, while sane;
2. suicide or attempted suicide, while sane;
3. the insured's participation in, or attempt to commit, a crime, assault, felony, or any illegal activity, regardless of any legal proceedings thereto;
4. the insured's use of alcohol;
5. the insured's use of prescription drugs, non-prescription drugs, or medications unless taken or used as prescribed by a physician or as directed by the manufacturer, illegal drugs, as well as intentional or voluntary inhalation of poisons, gases, fumes, or other substances taken, absorbed, 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.

Benefits are not payable for any care, treatment, or diagnostic measures which were received outside of the United States or United States Territories.

### Are there any additional limitations that apply?

**The policy provides limited benefits.** Other benefit limitations may exist and vary by covered benefit. Please refer to your plan documents for more information.

### Group critical illness insurance

**Limitations and exclusions apply.** This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to Children's Mercy Hospital. 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. 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 23-32606.24 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.

Other benefit limitations may exist and vary by covered benefit. Please refer to your plan documents for more information. This presentation 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.

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