

## Group Critical Illness Insurance

# AN UNEXPECTED ILLNESS **BRINGS UNEXPECTED CHALLENGES**

Your employees matter.  
Help them plan accordingly.



Financial security  
*for the long run*®



# WHAT IF THEY COULDN'T CARRY THE LOAD?



Your employees can't afford to miss a beat when life gets messy and unpredictable.

**Help them at a critical time.** Critical Illness insurance, underwritten by Minnesota Life Insurance Company or Securian Life Insurance Company, can help your employees prepare financially for an unexpected life event. They can use the lump-sum benefit any way they choose to cover expenses such as child care, mortgage payments or out-of-pocket medical costs.

## Do your employees understand their vulnerability to critical illnesses?

### Every Day



**4,000**

American men and women are diagnosed with cancer

**2,100**

people suffer a heart attack

**2,000**

are hospitalized because of a stroke

American Association of Critical Illness Insurance (AACI), 2012.

## Do they understand the impact a critical illness can have on their family's finances?

**55%** of consumers are concerned or very concerned about their ability to pay medical expenses.



The 2014 Insurance Barometer Study, LIMRA, Life Happens.

## Are they prepared to pay for the unexpected expenses a critical illness may involve?

Cancer is the **most common** Critical Illness claim and often has the highest **out-of-pocket cost** to patients.



Critical Illness as a Supplement to Life Insurance, GenRe, April 2014.

For employers

# More benefits. Less cost. Greater control.

**Group Voluntary Critical Illness insurance may be the right choice as the next addition to your benefits line up.**

As the benefits landscape continues to change, employers are looking for new ways to provide a well-rounded and comprehensive benefits plan to **attract and retain talent**. Critical Illness insurance can help achieve your organization's benefits objectives at **minimal administrative cost**, while offering employees **more choice** and a way to gain **greater control** over their personal finances.

## Designing a program to fit your needs

We help you **customize a Critical Illness insurance program** to meet your unique needs:

- ▲ Maximum flexibility in plan design – you choose the features and options most valuable to you and your employees
- ▲ 7 core covered conditions
- ▲ 18 other covered conditions
- ▲ Guaranteed issue amounts available for employees, spouses and children
- ▲ Multiple payout and recurrence provisions
- ▲ Wellness benefits, multiple continuation options, waiver of premium and rate guarantees

Policy provisions may vary based on the states where your employees reside.



# Critical Illness Insurance

## Core Covered Conditions

The core conditions can be paired with additional covered conditions to customize a plan that addresses the financial and health risks facing your organization. Benefit amounts for all conditions pay at 100 percent (unless noted otherwise) of the selected employee, spouse or child benefit amount after all policy conditions are met.

<b>Full Benefit Cancer</b> (100%)	A malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissue. The term cancer includes leukemia, lymphoma, sarcoma, and Hodgkin's disease unless excluded.
<b>Heart Attack</b> (100%)	Death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area.
<b>Stroke</b> (100%)	A cerebrovascular incident resulting in permanent death of brain tissue due to intracranial hemorrhage or cerebral infarction due to embolism or thrombosis in an intracranial vessel. This event must result in permanent neurological deficit with persisting clinical signs and symptoms evidenced on physical examination by a physician at least 30 days after the event.
<b>Major Organ Failure</b> (100%)	The failure of bone marrow, heart, liver, lung, pancreas, or small bowel.
<b>Kidney Failure</b> (100%)	The total and permanent failure of both kidneys which requires the insured to undergo regular renal dialysis at least weekly or for which the insured needs a kidney transplant and is included on an official USA transplant waiting list such as the United Network for Organ Sharing (UNOS).
<b>Partial Benefit Cancer</b> (25%)	A diagnosis of one of the four (4) cancers defined below. (1) any lesion, described as carcinoma in-situ (cancer which has not spread to neighboring tissue) and that is classified as (Tis) by the AJCC Staging System, of all organs except skin; (2) early malignant prostate cancer that is classified as T1 by the AJCC Staging System and has a Gleason Score that is less than or equal to 6, without lymph node or distant metastasis; (3) early malignant melanoma that is less than or equal to 1.0 mm in Breslow thickness, without lymph node or distant metastasis; (4) early malignant thyroid cancer that is classified as T1 by the AJCC Staging System and is less than or equal to 2 cm in diameter, without lymph node or distant metastasis.
<b>Coronary Artery Disease needing surgery</b> (25%)	Coronary artery disease with blockages in one or more coronary artery(ies) demonstrated on cardiac catheterization coronary angiography that requires the insured to undergo either coronary artery bypass surgery or coronary angioplasty.

## Other Covered Conditions

The following conditions can be offered at 100% or a lesser percentage of the selected employee, spouse or child benefit amount – or removed entirely from your plan.

<b>ALS and other Motor Neuron Diseases</b>	<b>Moderately Severe Alzheimer’s Disease</b>
<b>Multiple Sclerosis</b>	<b>Parkinson’s Disease</b>
<b>Benign Brain Tumor</b>	<b>Necrotizing Fasciitis</b>
<b>Systemic Sclerosis (Scleroderma)</b>	<b>Systemic Lupus Erythematosus (Nephritis &amp; Cerebritis)</b>
<b>Bacterial Meningitis</b>	<b>Creutzfeldt-Jakob Disease</b>
<b>Occupational HIV Infection</b>	<b>Paralysis</b>
<b>Coma</b>	<b>Blindness</b>
<b>Loss of Hearing</b>	<b>Loss of Speech</b>
<b>Child Conditions (Cystic Fibrosis, Cerebral Palsy, Muscular Dystrophy)</b>	<b>Severe burns</b>

## Additional features and options

### ▲ Overall Benefit Maximum

300% of the applicable employee, spouse or child benefit amount for most conditions.

### ▲ Benefit Payment Method

Each covered condition payable one time (23 at 100%; 2 at 25%), unless eligible for recurrence.

### ▲ Multiple Payments

Provides a benefit payment for a separate covered condition after satisfying the benefit separation period.

### ▲ Recurrence Benefit

For certain covered conditions, provides more than one benefit payment after satisfying the benefit separation period.

### ▲ Continue Coverage

COBRA Continuation, Continuation of Insurance, Waiver of Premium, and Portability are available.

### ▲ Health and Wellness Benefit

Provides a benefit for covered health and wellness screenings, including an annual physical exam.

Product availability and features vary by state.

# FROM A GROUP INSURANCE LEADER

**With nearly a century of group insurance experience, we lead the industry in growth and client retention and are considered among the highest rated companies by the major rating agencies.<sup>1,3</sup>**

## **Service is support**

Setting up a Critical Illness insurance plan with us is a smart choice. Our signature customer service – the reason for our exceptional client satisfaction and retention results<sup>2,3</sup> – makes implementation and administration smooth and hassle free for you, while delivering a great experience for your employees.

## **A dedicated team**

Your implementation coordinator and client relationship advisor – the initial and ongoing points of contact – are supported by a dedicated team of specialists. They work in partnership to make sure your plan is set up correctly and all of your service needs are met going forward.

**Say hello**  
to exceptional service



## Integrated technologies

Our technology systems, built in-house to offer maximum security and control, integrate with the newest benefits platforms and make life easier for everyone. We offer full carrier administration or can sync seamlessly with your preferred administrative platform and vendor. Either way, you have easy access to eligibility and claims information, as well as custom reporting and online billing.

## Streamlined enrollment

Voluntary products are only valuable if employees understand and make use of them. Our online educational tool, along with personalized digital, print and on-site educational support, provides a well-rounded customer experience that encourages participation.

If your Critical Illness insurance plan is carrier-administered, employees can enroll online and access their accounts from any mobile device. Employees of either carrier-administered or client-administered plans have access to online Evidence of Insurability.

## Fast, compassionate claims

Clients have 100% satisfaction<sup>2</sup> with our claims team because of their courteous and timely service. You will be able to take advantage of our user-friendly e-Claims system for submitting Critical Illness insurance claims. As an extra benefit, we have relationships with all major LTD carriers and can manage Critical Illness and Group Life insurance waiver across all lines.

To learn more about our Critical Illness product or all of our voluntary products, visit **LifeBenefits.com/CI**.



Hi!

## Already a group client?

You can count on the same level of support and ease of doing business you have come to expect from your current team. Our Critical Illness insurance product is integrated with our current underwriting, administrative and claims processes and technologies.

<sup>1</sup> Growth leadership and ratings comparisons based on direct group life insurance in force as of December 31, 2014 on a consolidated basis as reported in the Annual Statement Policy Exhibit State Pages. Source: SNL Financial LC, page 25. Minnesota Life and Securian Life are highly rated by the major independent rating agencies that analyze the financial soundness and claims-paying ability of insurance companies. For more information about the rating agencies and to see where our ratings rank relative to other ratings, please visit [securian.com/ratings](http://securian.com/ratings).

<sup>2</sup> 98% client satisfaction, 100% claims satisfaction – independent study (2013) conducted by Gestalt Inc., paid for by Securian Financial Group.

<sup>3</sup> 97.2% client retention - Leading carriers' Annual Statements (2009-2013), Exhibit of Life Insurance, page 25. Statistics reflect entire group insurance business of Minnesota Life Insurance Company and Securian Life Insurance Company, a New York authorized insurer.

## Exclusions and Limitations

### Pre-Existing Condition Limitation (12/12)

A pre-existing condition is a condition or symptoms for which you received medical advice, care, diagnostic measures, or treatment or for which medical advice, care, diagnostic measures or treatment was recommended for that same or a related condition or symptoms in the 12 month period *prior* to the original effective date of your coverage or an increase in coverage. A specific diagnosis does not need to be made in the 12 month period prior to the original effective date or increase date for a condition or symptoms to be considered preexisting. Additionally, a change in diagnosis for the same or related condition or symptoms after the date your coverage becomes effective will still be considered preexisting.

During the first 12 months *after* the original effective date of coverage or an increase in coverage, benefits are not payable for any covered condition that is the result of a pre-existing condition. For any increase in coverage, the pre-existing limitation period will only apply to the increased amount.

### General Exclusions

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. Benefits are never payable for a covered condition that 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) self-inflicted injury, self-destruction, or autoeroticism, whether sane or insane; (2) suicide or attempted suicide, whether sane or insane; (3) your participation in, or your attempt to commit, a crime, assault, felony, or any illegal activity, regardless of any legal proceedings thereto; (4) the use of alcohol, drugs, medications, poisons, gases, fumes or other substances taken, absorbed, inhaled, ingested or injected; (5) motor vehicle collision or accident where you are the operator of the motor vehicle and your 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; (6) war or any act of war, whether declared or undeclared; or (7) your service in the armed forces or units auxiliary to it of any nation.

### Additional Limitations

- Full Benefit Cancer: The following cancers are not considered full benefit cancer and are excluded: (1) all tumors which are histologically described as benign, non-malignant, pre-malignant, borderline, low malignant potential, dysplasia (all grades), or intraepithelial neoplasia; (2) any lesion described as Ta by the AJCC Staging System or as carcinoma in-situ classified as (Tis) by the AJCC Staging System; (3) all non-melanoma skin cancers unless there are lymph node or distant metastases; (4) prostate cancer that is classified as T1 by the AJCC Staging System and has a Gleason Score that is less than or equal to 6, without lymph node or distant metastasis; (5) any melanoma that is less than or equal to 1.0 mm in Breslow thickness, without lymph node or distant metastasis; (6) early thyroid cancer that is classified as T1 by the AJCC Staging System and is less than or equal to 2 cm in diameter, without lymph node or distant metastasis.
- Heart Attack: Angina and all other forms of acute coronary syndromes are not covered. The diagnosis must be made by a specialist, supported by all three (3) of the following criteria and be diagnostic of a new acute myocardial infarction: (1) Symptoms clinically accepted as consistent with the diagnosis of an acute myocardial infarction; (2) New characteristic electrocardiographic changes; and (3) The characteristic rise above laboratory accepted normal values of biochemical cardiac specific markers such as CK-MB or cardiac troponins.
- Stroke: The diagnosis must also be supported by findings on brain imaging and must be consistent with the diagnosis of a new stroke. The following are excluded: (1) transient ischemic attacks (TIA) or reversible ischemic neurologic deficit (RIND); (2) brain damage due to an accident or injury; (3) disorders of the blood vessels affecting the eye including infarction of the optic nerve or retina; (4) ischemic disorders of the peripheral vestibular system; (5) asymptomatic silent stroke found on imaging.
- Major organ failure: A specialist must state that the insured needs a transplant of the mentioned organs and the insured is included on an official USA transplant waiting list such as the United Network for Organ Sharing (UNOS) or the National Marrow Donor Program (NMDP). The transplant must be deemed necessary by a specialist to treat organ failure in the insured. If an insured is on the UNOS list for a combined transplant (example: heart and lung), a single benefit will be paid. The following are not covered: (1) transplant of any other organs, tissues or cells; (2) registration on an official USA transplant waiting list as a donor.
- Kidney Failure: Permanent regular renal dialysis or kidney transplant must be deemed medically necessary by a specialist. Acute reversible kidney failure that only needs temporary renal dialysis is not covered.
- Partial Benefit Cancer: The following cancers are excluded: (1) all tumors which are histologically described as benign, non-malignant, pre-malignant, borderline, low malignant potential, dysplasia (all grades) or intraepithelial neoplasia; (2) non-melanoma skin cancer; (3) carcinoma in-situ of the skin; (4) melanoma in-situ.
- Coronary artery disease needing surgery or angioplasty: A specialist must report that the insured requires surgical intervention on the coronary artery(s) following clinically accepted cardiovascular surgery guidelines, either for prognostic benefit or for symptomatic coronary artery disease that cannot be adequately managed on optimal medical therapy. Diagnostic coronary angiography is not considered a 'surgical intervention' under this definition and it is specifically excluded.

**THIS IS NOT A SOLICITATION FOR THE OFFER OR SALE OF AN INSURANCE PRODUCT.** Policies not approved in all states. This is an example of a plan design under a Group Critical Illness insurance policy that has developed been and is being submitted for approval in all states. The features summarized in this example are subject to change and may vary from features available in other states.

**This policy, when available, will provide limited benefits, and have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For further details, including product availability, contact Securian Financial Group.**

Group Critical Illness insurance is underwritten by Minnesota Life Insurance Company or Securian Life Insurance Company, a New York authorized insurer. Both companies are headquartered in Saint Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

The Securian Financial Group, Inc. and its affiliates, Minnesota Life and Securian Life, provides a wide range of financial products and services that meet the needs of individuals, families, business owners, financial institutions and employers.