securian FINANCIAL®

IPBC

Insurance products issued by Securian Life Insurance Company

Critical illness insurance

Get ahead of life's twists and turns

IPBC Intergovernmental Personnel Benefit Cooperative

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

- $50 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 (juvenile) 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 $20,000 of coverage for herself from the plan offered by her employer.

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

Jill submits a claim and gets a $20,000 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.

Employee coverage	Spouse/Domestic partner coverage	Child coverage
$10,000, $20,000, $30,000 In order to elect spouse/domestic partner and/or child coverage, you must elect coverage on yourself.	50% of your elected coverage amount	50% of your elected coverage amount

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.

Covered condition	Initial occurrence benefit	Recurrence benefit
Addison's disease	25%	
ALS and other motor neuron disease	100%	
Alzheimer's disease	100%	
Aneurysm	10%	10%
Autism spectrum disorder	50%	
Bacterial meningitis	25%	25%
Benign brain tumor	100%	100%
Blindness	100%	
Cerebral palsy	100%	
Cleft lip	100%	
Coma	100%	100%
Coronary artery disease	25%	25%
COVID-19	25%	
Creutzfeldt-Jakob disease	25%	
Cystic fibrosis	100%	
Diphtheria	25%	25%
Down syndrome	100%	
End stage renal disease	100%	100%
Gaucher disease, type II or III	100%	
Glycogen storage disease, type IV	100%	
Heart attack	100%	100%
Huntington's disease	25%	
Infectious encephalitis	25%	25%
Infertility	10%	
Invasive cancer	100%	100%
Legionnaires' disease	25%	25%
Loss of hearing	100%	
Loss of speech	100%	
Major organ failure	100%	100%
Malaria	25%	25%
Metastatic cancer	25%	

Covered critical illnesses continued

Covered condition	Initial occurrence benefit	Recurrence benefit
Multiple sclerosis	100%	
Muscular dystrophy	100%	
Myasthenia gravis	25%	25%
Necrotizing fasciitis	25%	25%
Niemann-Pick disease	100%	
Non-invasive cancer	25%	25%
Paralysis	100%	100%
Parkinson's disease	100%	
Phenylalanine hydroxylase deficiency	100%	
Polio	25%	
Pompe disease	100%	
Rabies	25%	
Severe burns	100%	100%
Severe Lyme disease	25%	
Sickle cell anemia	100%	
Skin cancer	10%	10%
Spina bifida	100%	
Stroke	100%	100%
Sudden cardiac arrest	25%	25%
Systemic lupus erythematosus	25%	
Systemic sclerosis	25%	
Tay-Sachs disease	100%	
Tetanus	25%	25%
Transient ischemic attack (TIA)	10%	10%
Tuberculosis	25%	25%
Type 1 (juvenile) diabetes	100%	
Zellweger syndrome	100%	



Get paid $50 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 $50 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**.

Monthly cost of coverage

Employee-paid coverage

$10,000	Monthly premium per employee			
Age	Employee Only	Employee + Spouse/ Domestic partner	Employee + Child(ren)	Employee + Family
Under 25	$1.55	$2.55	$3.07	$4.43
25-29	2.36	3.87	3.88	5.74
30-34	3.51	5.68	5.03	7.55
35-39	4.28	6.86	5.80	8.73
40-44	4.96	7.81	6.48	9.69
45-49	6.56	10.02	8.08	11.90
50-54	9.66	14.38	11.19	16.25
55-59	13.64	19.96	15.16	21.84
60-64	19.60	28.36	21.12	30.23
65-69	26.36	37.97	27.88	39.84
70+	38.39	55.18	39.91	57.05

$20,000	Monthly premium per employee			
Age	Employee Only	Employee + Spouse/ Domestic partner	Employee + Child(ren)	Employee + Family
Under 25	$2.60	$4.13	$5.03	$7.12
25-29	4.23	6.75	6.65	9.74
30-34	6.53	10.38	8.95	13.37
35-39	8.06	12.74	10.49	15.73
40-44	9.43	14.64	11.85	17.63
45-49	12.62	19.07	15.05	22.06
50-54	18.84	27.78	21.26	30.77
55-59	26.80	38.95	29.22	41.94
60-64	38.71	55.74	41.13	58.73
65-69	52.23	74.96	54.65	77.95
70+	76.30	109.38	78.72	112.37

$30,000	Monthly premium per employee			
Age	Employee Only	Employee + Spouse/ Domestic partner	Employee + Child(ren)	Employee + Family
Under 25	$3.66	$5.71	$6.99	$9.81
25-29	6.10	9.64	9.43	13.75
30-34	9.55	15.08	12.88	19.18
35-39	11.85	18.62	15.18	22.72
40-44	13.90	21.47	17.23	25.58
45-49	18.69	28.12	22.02	32.22
50-54	28.02	41.17	31.34	45.28
55-59	39.95	57.93	43.28	62.03
60-64	57.81	83.12	61.14	87.22
65-69	78.10	111.95	81.42	116.06
70+	114.20	163.58	117.53	167.68

Rates are subject to change.

When to enroll and how to file a claim

When can you enroll?

You can enroll:

- Within 31 days of initial eligibility period
- During your annual enrollment window
- Within 31 days of a qualified family status change

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

How to enroll

Contact your human resource representative.

How to file a critical illness or health and wellness benefit claim

It's easy to file a critical illness or health and wellness 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

Employee

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

Spouse/domestic partner and/or child

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

How to submit a claim

Go to the Securian Financial website **LifeBenefits.com** and log in.

- **User ID:** IPBC followed by a number assigned by Securian
- If you do not know your user ID use, the forgot user ID function on LifeBenefits™.
- **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** 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 my employer?

If you leave your employer 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 employee, but rates are subject to change.

Who is eligible for coverage?

- You — all active full-time and part-time employees
- Residents of some states may be required to have medical insurance in order to be eligible for coverage.
- Spouse/domestic partner coverage is available only if employee coverage is elected.
- Your child(ren) from live birth to age 26. Coverage is available only if employee coverage is elected.

Please note that your spouse/domestic partner cannot receive coverage as both an employee and dependent, and a child cannot be covered by more than one parent, if you are both employees of the same company.

What is the recurrence benefit?

It provides an additional benefit payment after a benefit separation period of 1 month, 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 our educational microsite for more information about your coverage options and costs. Visit **securian.com/ipbc-insurance**.

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 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. 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, illegal drugs, medications, poisons, gases, fumes or other substances taken, absorbed, inhaled, ingested or injected unless taken or used as prescribed by a physician, or an over-the-counter drug as directed by the manufacturer;
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 Intergovernmental Personnel Benefits Cooperative. 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 23-32606.12 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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