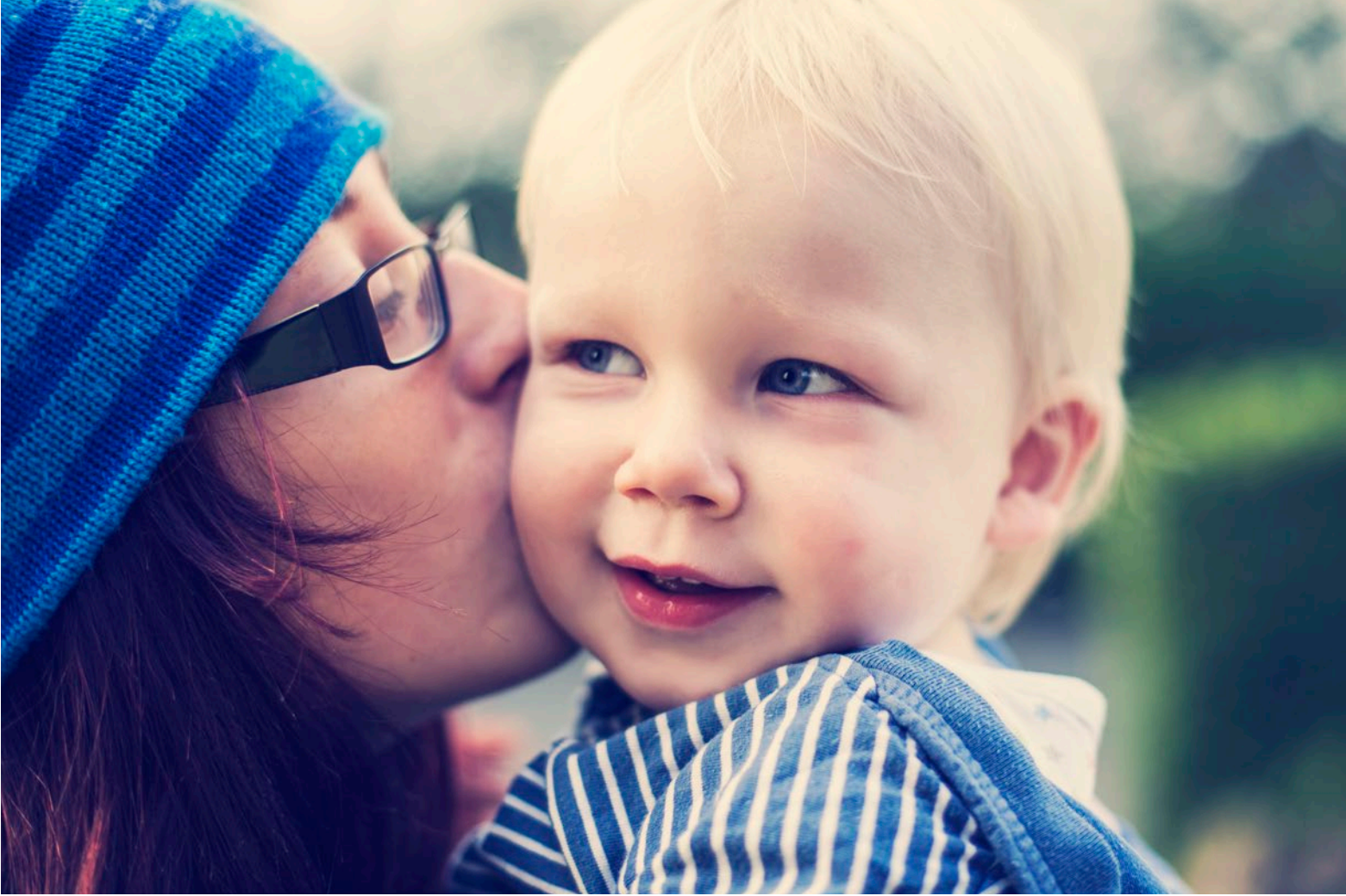


You don't plan on it, but you can plan for it

Guaranteed coverage opportunities available





Smart life planning with
group voluntary insurance

3

Voluntary critical illness insurance

4

Do you worry about not being able to afford out-of-pocket expenses if you have an accident or major illness? With today's high healthcare costs, this can be a real concern.

Smart life planning with group voluntary insurance

Group voluntary insurance provides a cash payment directly to you to help pay out-of-pocket and uncovered expenses in the event of a critical illness diagnosis or accident. It's a smart, cost-effective way to protect your pocketbook when the unexpected happens.

Voluntary insurance: A simple, smart solution

- Cash benefit paid directly to you to use any way you choose
- Helps cover out-of-pocket expenses without first having to tap savings or other sources
- Payout doesn't depend on income or other insurance
- Amounts of coverage available without a medical exam
- Easy to enroll at work and pay premiums through payroll deduction
- Competitive group rates

Review the different types of coverage for which you may be eligible, and take action today to help protect your financial future.

Voluntary critical illness insurance

You matter. Plan accordingly.®

You're in the middle of everything – raising kids, caring for parents, helping friends. What if a critical illness put you on the sidelines? It's difficult to anticipate the extra expenses a serious illness may bring, but you can plan for the unexpected with group critical illness insurance.

Critical illness insurance provides a lump-sum cash benefit when a covered condition is diagnosed. The benefit can help you pay out-of-pocket medical costs or keep up with ordinary living expenses such as mortgage payments or child care.

How it works

Here's an example of how Securian Financial's critical illness insurance works.*



The critical illness insurance policy provided Jill the following benefits:

Benefit	Critical illness payment
Heart attack @ 100%	\$10,000
Total	\$10,000

Actual experience and benefit payouts may vary from this example.



**It can happen
to anyone,
anytime**

Critical illness covered conditions

The following conditions are covered at 100% of the coverage amount, unless noted. All covered conditions must meet all policy requirements.

- Full Benefit Cancer
- Heart Attack
- Stroke
- Major Organ Failure
- Kidney Failure
- Partial Benefit Cancer (25%)
- Coronary Artery Disease
Needing Surgery (25%)
- ALS
- Alzheimer's Disease
- Benign Brain Tumor
- Blindness
- Coma
- Loss of Hearing
- Loss of Speech
- Multiple Sclerosis
- Occupational HIV
- Parkinson's Disease
- Paralysis
- Severe Burns

Child Conditions:

- Cystic Fibrosis
- Cerebral Palsy
- Muscular Dystrophy

See exclusions and limitations. Product features and availability may vary by state.

Major illnesses are more common than you may think. In the United States:

- **More than 1.6 million** new cases of cancer are diagnosed.¹
- **11.2 million Americans** were forced into poverty because of out-of-pocket medical expenses in 2015.²

Advances in medical technology mean more people will survive these illnesses.^{3, 4}

1 American Cancer Society, Cancer Statistics Center, 2016

2 Modern Healthcare Reports, U.S. Census

3 American Heart Association, Heart Disease and Stroke Statistics Update, 2017

4 American Cancer Society, Annual Report to the Nation on Cancer, March 2016

Enrollment information

- Enrollment is necessary.
- Premium contributions are necessary.
- Faculty and staff must elect coverage in order to elect spouse or child coverage.
- Spouse cannot receive coverage as both a faculty and staff and a dependent; a child cannot be covered by more than one parent.
- Children are eligible from live birth to age 26.

Additional features and options

No health questions. All coverage is guaranteed issue during annual enrollment periods, when initially eligible, and after a family status change. Electing or increasing coverage at other times will require proof of good health.

Take your coverage with you. If you leave your employer and you are still eligible for critical illness insurance benefits, you can continue coverage until age 70 by paying premiums directly to Securian Financial (subject to the policy's terms).

Recurrence. Provides more than one benefit payment for the same covered condition, after a benefit separation period of 12 months. Eligible conditions include: full benefit cancer, heart attack, stroke and major organ failure. Recurrence benefits pay 100% of the coverage amount.

Multiple payout. Provides more than one benefit payment for a separate covered condition, 30 days after the previous benefit was paid.

Health and wellness benefit. Your coverage includes a Health and Wellness benefit which provides a \$50 benefit for employees and spouses who complete any one of the 32 different wellness screenings covered, including an annual physical exam. Maximum of one health and wellness benefit payment per insured per year, with no limit to the number of years an insured can receive a health and wellness benefit.

Critical illness coverage details

Faculty and staff coverage:
\$10,000 or \$20,000

Spouse coverage:
50% of faculty and staff benefit

Child coverage:
25% of faculty and staff benefit





Critical illness rates

Your cost for coverage will be deducted after taxes on a bi-weekly basis.

Non-nicotine monthly premium per employee					Nicotine ⁵ monthly premium per employee				
	Age	F&S	F&S + SP	F&S + CH	F&S + FAM	F&S	F&S + SP	F&S + CH	F&S + FAM
\$10,000 Benefit	Under 25	\$4.22	\$7.45	\$5.04	\$8.46	\$4.26	\$7.61	\$5.08	\$8.62
	25-29	\$4.82	\$8.25	\$5.64	\$9.26	\$5.37	\$9.10	\$6.19	\$10.11
	30-34	\$5.93	\$9.98	\$6.75	\$10.99	\$7.44	\$12.31	\$8.26	\$13.33
	35-39	\$8.23	\$13.45	\$9.06	\$14.47	\$12.00	\$19.23	\$12.82	\$20.24
	40-44	\$11.87	\$18.95	\$12.69	\$19.96	\$20.00	\$31.25	\$20.82	\$32.27
	45-49	\$16.63	\$26.35	\$17.46	\$27.36	\$30.63	\$47.63	\$31.45	\$48.64
	50-54	\$23.95	\$37.74	\$24.77	\$38.75	\$45.64	\$71.34	\$46.46	\$72.35
	55-59	\$33.50	\$52.70	\$34.33	\$53.71	\$65.77	\$103.11	\$66.59	\$104.12
	60-64	\$48.79	\$74.77	\$49.61	\$75.78	\$100.32	\$152.36	\$101.14	\$153.37
65 & over	\$89.99	\$129.49	\$90.81	\$130.51	\$186.16	\$264.44	\$186.98	\$265.45	
\$20,000 Benefit	Under 25	\$6.39	\$10.82	\$8.04	\$12.84	\$6.47	\$11.13	\$8.12	\$13.16
	25-29	\$7.60	\$12.42	\$9.25	\$14.44	\$8.70	\$14.12	\$10.35	\$16.15
	30-34	\$9.82	\$15.87	\$11.46	\$17.90	\$12.84	\$20.55	\$14.49	\$22.58
	35-39	\$14.43	\$22.83	\$16.08	\$24.85	\$21.95	\$34.38	\$23.60	\$36.41
	40-44	\$21.70	\$33.82	\$23.34	\$35.85	\$37.96	\$58.43	\$39.60	\$60.45
	45-49	\$31.23	\$48.61	\$32.87	\$50.64	\$59.22	\$91.18	\$60.86	\$93.21
	50-54	\$45.86	\$71.40	\$47.51	\$73.43	\$89.24	\$138.60	\$90.88	\$140.63
	55-59	\$64.97	\$101.31	\$66.61	\$103.34	\$129.50	\$202.13	\$131.15	\$204.16
	60-64	\$95.54	\$145.45	\$97.18	\$147.48	\$198.59	\$300.64	\$200.24	\$302.67
65 & over	\$177.94	\$254.91	\$179.59	\$256.94	\$370.27	\$524.80	\$371.92	\$526.82	

⁵ Tobacco use is defined by the use of tobacco products (including cigarettes, e-cigarettes, pipes, cigars, snuff or chewing tobacco) in the last 12 months, prior to coverage effective date.
Rates are subject to change and increase with age.

Voluntary critical illness insurance

State	Child definition	Spouse definition
Michigan - AL, AZ, CO, CT, DC, DE, FL, GA, HI, IA, IL, KS, KY, MA, MD, ME, MS, NM, NV, NY, PA, RI, TN, VA, WV, WI, WY	Your or your spouse's natural, adopted or stepchild who is less than 26 years old. An adopted child includes a child legally placed for adoption with you. Eligibility begins at live birth (stillborn or unborn children are not eligible).	Your legally married spouse, civil union or registered domestic partner as recognized under the laws of the jurisdiction of celebration. Spouse does not include any person who is eligible as an employee.
Alaska	Your or your spouse's natural, adopted or stepchild who is less than 26 years old. An adopted child includes a child legally placed for adoption with you (irrespective of whether the adoption has become final). Eligibility begins at live birth (stillborn or unborn children are not eligible). However, the age limit does not apply to a child who is incapable of self-sustaining employment by reason of mental or physical incapacity.	Your legally married spouse, civil union or registered domestic partner as recognized under the laws of the jurisdiction of celebration. Spouse does not include any person who is eligible as an employee.
Arkansas	Your or your spouse's natural, adopted, or stepchild who is less than 26 years old and chiefly dependent upon you or your spouse for support. An adopted child includes a child legally placed for adoption with you or a child that you have filed a petition to adopt. Eligibility begins at live birth (stillborn or unborn children are not eligible). After age 26, coverage for an unmarried child who is incapable of sustaining employment by reason of mental retardation or physical disability, who became so incapacitated prior to the attainment of nineteen (19) years of age and who is chiefly dependent upon the employee for support and maintenance, shall not terminate but coverage shall continue so long as the coverage of the employee remains in force and so long as the dependent remains in such condition.	Your legally married spouse, civil union or registered domestic partner as recognized under the laws of the jurisdiction of celebration. Spouse does not include any person who is eligible as an employee.
California	Your or your spouse's natural, adopted or stepchild who is less than 26 years old. An adopted child includes a child legally placed for adoption with you. Eligibility begins at live birth (stillborn or unborn children are not eligible). The limiting age does not apply to a child who is and continues to be both: (a) incapable of self-sustaining employment by reason of an intellectual disability or physical handicap; and (b) chiefly dependent on you for support and maintenance.	Your legally married spouse, civil union or registered domestic partner as recognized under the laws of the jurisdiction of celebration. Spouse does not include any person who is eligible as an employee.
Idaho	Your or your spouse or legal partner's natural newborn child from and after the moment of birth, stepchild, legally adopted child, or child placed with you for adoption who is less than 26 years old. Eligibility begins at live birth (stillborn or unborn children are not eligible). The age limit does not apply to a child who is and continues to be both incapable of self-sustaining employment by reason of intellectual disability or physical disability and who became incapable prior to attainment of the limiting age; and who is chiefly dependent on you for support and maintenance. "Newborn child" means your newborn child, including adopted newborn children that are placed with you within 60 days of the adopted child's date of birth. Coverage for an adopted newborn child placed with you more than 60 days after the birth of the adopted child is effective from and after the moment of placement. However, coverage will not continue if the placement is disrupted prior to legal adoption or if the child is removed from placement. "Placed, Placement" means physical placement in your or your spouse or legal partner's care. If physical placement is prevented due to the medical needs of the child, "placed" means the date you or your spouse or legal partner signs an agreement for adoption of the child and assumes financial responsibility for the child. Congenital anomalies of newborn or newly adopted children are only covered under this certificate if they are the result of a covered specified disease. "Congenital anomaly" means a condition existing at or from birth that is a significant deviation from the common form or function of the body, whether caused by a hereditary or developmental defect or disease which impairs the function of the body and includes but is not limited to the conditions of cleft lip, cleft palate, webbed fingers or toes, sixth toes or fingers, or defects of metabolism and other conditions. Your or your spouse's natural, adopted stepchild or child subject to your legal guardianship who is less than 26 years old. Coverage for an adopted child is effective upon the earlier of the date a child legally placed for adoption with you or the date that child is part of an order granting adoptive custody to you or your spouse for the purposes of adoption. Eligibility begins at live birth (stillborn or unborn children are not eligible). Your or your spouse's or legal partner's natural, adopted or stepchild, unmarried grandchildren who are in the legal custody of and residing with you, and any unmarried child who is placed in your home following execution of an act of voluntary surrender in the favor of you or your legal representative, who is less than 26 years old. An adopted child includes a child legally placed for adoption with you. Eligibility begins at live birth (stillborn or unborn children are not eligible). The limiting age shall not apply while the child is and continues to be both: (1) incapable of self-sustaining employment; and (2) chiefly dependent on you for support and maintenance.	Spouse Your legally married spouse. Legal partner The person with whom you have entered into a legally-sanctioned domestic partnership or civil union that grants the partners the same rights, responsibilities, and obligations as married couples in accordance with applicable state laws. Legal partner does not include any person who is eligible as an employee.

Voluntary critical illness insurance

State	Child definition	Spouse definition
Indiana	Your or your spouse's natural, adopted stepchild or child subject to your legal guardianship who is less than 26 years old. Coverage for an adopted child is effective upon the earlier of the date a child legally placed for adoption with you or the date that child is part of an order granting adoptive custody to you or your spouse for the purposes of adoption. Eligibility begins at live birth (stillborn or unborn children are not eligible).	Your legally married spouse, civil union or registered domestic partner as recognized under the laws of the jurisdiction of celebration. Spouse does not include any person who is eligible as an employee.
Louisiana	Your or your spouse's or legal partner's natural, adopted or stepchild, unmarried grandchildren who are in the legal custody of and residing with you, and any unmarried child who is placed in your home following execution of an act of voluntary surrender in the favor of you or your legal representative, who is less than 26 years old. An adopted child includes a child legally placed for adoption with you. Eligibility begins at live birth (stillborn or unborn children are not eligible). The limiting age shall not apply while the child is and continues to be both: (1) incapable of self-sustaining employment; and (2) chiefly dependent on you for support and maintenance.	Spouse Your legally married spouse, Spouse does not include any person who is eligible as an employee. Legal partner The person with whom you have entered into a legally-sanctioned domestic partnership or civil union that grants the partners the same rights, responsibilities, and obligations as married couples in accordance with applicable state laws.
Minnesota	Your or your spouse's natural, adopted, grandchild, a child whom you are the legal guardian for, or stepchild who is less than 26 years old and chiefly dependent upon you or your spouse for support. An adopted child includes a child legally placed for adoption with you. A grandchild means a grandchild who is financially dependent on you and who resides with you from the moment of their birth. Eligibility begins at live birth (stillborn or unborn children are no eligible). Coverage for a child that reaches age 26 does not terminate while the child continues to be both: incapable of self-sustaining employment by reason of, mental illness or disorder or a physical handicap; and chiefly dependent on you for support and maintenance.	Your legally married spouse, civil union or registered domestic partner as recognized under the laws of the jurisdiction of celebration. Spouse does not include any person who is eligible as an employee.
Missouri	Your or your spouse's natural, adopted or stepchild who is (1) unmarried and no more than 25 years of age,; and (2) a resident of this state; and (3) not provided coverage as a named subscriber, insured, enrollee, or covered person under any group or individual health benefit plan, or entitled to benefits under Title XVIII of the Social Security Act, P.L. 89-97, 42 U.S.C. Section 1395, et seq. An adopted child includes a child legally placed for adoption with you. Eligibility begins at live birth (stillborn or unborn children are not eligible). Coverage for a child that attains age 26 may continue while the child is both: 1) incapable of self-sustaining employment due to mental or physical handicap, and 2) primarily dependent upon you for support and maintenance.	Your legally married spouse, civil union or registered domestic partner as recognized under the laws of the jurisdiction of celebration. Spouse does not include any person who is eligible as an employee.
Montana	The natural newborn child of any covered person from and after the moment of birth, and step, legally adopted child or child placed with you for adoption (irrespective of whether the adoption has become final), who is unmarried and between and including the ages of birth and 25 years old. Coverage for a child that reaches the limiting age does not terminate while the child continues to be both: (1) incapable of self-sustaining employment by reason of mental intellectual disability or physical disability; and (2) chiefly dependent upon you for support and maintenance.	Your legally married spouse, civil union or registered domestic partner as recognized under the laws of the jurisdiction of celebration. Spouse does not include any person who is eligible as an employee.
Nebraska	Your or your spouse's natural, adopted or stepchild who is less than 26 years old. An adopted child includes a child legally placed for adoption with you. Eligibility begins at live birth (stillborn or unborn children are not eligible). However, the age limit does not apply to a child who is incapable of self-sustaining employment by reason of mental or physical handicap.	Your legally married spouse, civil union or registered domestic partner as recognized under the laws of the jurisdiction of celebration. Spouse does not include any person who is eligible as an employee.
New Hampshire	Your or your spouse's natural, adopted or stepchild who is less than 26 years old. An adopted child includes a child legally placed for adoption with you. Eligibility begins at live birth (stillborn or unborn children are not eligible). Coverage for a child that reaches age 26 does not terminate while the child continues to be both: 1) incapable of self-sustaining employment by reason of a developmental disability or physical disability and 2) chiefly dependent on you for support and maintenance. Proof of such incapacity and dependency shall be furnished to the insurer by the employee or member within 31 days of the child's attainment of the limiting age and subsequently as may be required by the insurer.	Your legally married spouse, civil union or registered domestic partner as recognized under the laws of the jurisdiction of celebration. Spouse does not include any person who is eligible as an employee.

Voluntary critical illness insurance

State	Child definition	Spouse definition
New Jersey	Your or your spouse's natural, adopted or stepchild who is less than 26 years old. An adopted child includes a child legally placed for adoption with you. Eligibility begins at live birth (stillborn or unborn children are not eligible).	Your legally married spouse, civil union partner, registered domestic partner or partner in any similar relationship providing all of the rights and benefits of marriage. The marriage or partnership must be valid under the laws of the jurisdiction in which the relationship was entered. Spouse does not include any person who is eligible as an employee.
North Carolina	Your or your spouse's natural, adopted, foster, stepchild, or any child that you have been required by a court or administrative order to provide health plan coverage for who is less than 26 years old and dependent upon you or your spouse for support. An adopted child includes a child from the moment of placement in the adoptive home regardless of whether or not a final decree of adoption has become final. A foster child includes a child from the moment of placement in the foster home. Eligibility begins at live birth (stillborn or unborn children are not eligible). After age 26, coverage for an unmarried child who is incapable of sustaining employment by reason of mental retardation or physical disability, who became so incapacitated prior to the attainment of 26 years of age and who is chiefly dependent upon you for support and maintenance, shall not terminate but coverage shall continue so long as your coverage remains in force and so long as the child remains in such condition. Proof of such dependency may be required with 31 days of the child reaching 26 years of age, but not more frequently than annually.	Your legally married spouse, civil union or registered domestic partner as recognized under the laws of the jurisdiction of celebration. Spouse does not include any person who is eligible as an employee.
North Dakota	Your or your spouse's natural, adopted, stepchild, or grandchild if such grandchild's parent(s) is dependent upon you, who is less than 26 years old. An adopted child includes a child legally placed for adoption with you. Eligibility begins at live birth (stillborn or unborn children are not eligible). Coverage for a child that reaches age 26 does not terminate while the child continues to be both: 1) incapable of self-sustaining employment by reason of an intellectual disability or physical disability; and 2) chiefly dependent on you for support and maintenance. Proof of such incapacity and dependency shall be furnished to the insurer by the employee or member within thirty-one days of the child's attainment of the limiting age and subsequently as may be required by the insurer.	Your legally married spouse, civil union or registered domestic partner as recognized under the laws of the jurisdiction of celebration. Spouse does not include any person who is eligible as an employee.
Ohio	Your or your spouse's natural, adopted or stepchild who is less than 26 years old and chiefly dependent upon you or your spouse for support. An adopted child includes a child legally placed for adoption with you. Eligibility begins at live birth (stillborn or unborn children are not eligible). Coverage for a child that reaches the limiting age does not terminate while the child continues to be both: 1) incapable of self-sustaining employment by reason of mental retardation or physical handicap; and 2) primarily dependent upon you for support and maintenance.	Spouse Your legally married spouse, as recognized under the laws of the jurisdiction of celebration. Spouse does not include any person who is eligible as an employee. Legal partner The person with whom an employee has entered into a legally-sanctioned domestic partnership or civil union partnership that grants the partners the same rights, responsibilities, and obligations as married couples in accordance with applicable state laws.
Oklahoma	Your or your spouse's natural, adopted or stepchild who is less than 26 years old. An adopted child includes a child legally placed for adoption with you. Eligibility begins from the moment of birth.	Your legally married spouse, civil union or registered domestic partner as recognized under the laws of the jurisdiction of celebration. Spouse does not include any person who is eligible as an employee.
Oklahoma	Your or your spouse's natural, adopted or stepchild who is less than 26 years old. An adopted child includes a child legally placed for adoption with you. Eligibility begins from the moment of birth.	Your legally married spouse, civil union or registered domestic partner as recognized under the laws of the jurisdiction of celebration. Spouse does not include any person who is eligible as an employee.

Voluntary critical illness insurance

State	Child definition	Spouse definition
Oregon	Your or your spouse's natural, adopted or stepchild who is less than 26 years old. An adopted child includes a child legally placed for adoption with you. Eligibility begins at live birth (stillborn or unborn children are not eligible).	<p>Spouse</p> <p>Your legally married spouse, or civil union partner as recognized under the laws of the jurisdiction of celebration.</p> <p>Spouse does not include any person who is eligible as an employee.</p> <p>For purposes of this coverage, spouse shall include domestic partners.</p> <p>Domestic partner</p> <p>A civil contract entered into in person between two individuals of the same sex who are at least 18 years of age, who are otherwise capable and at least one of whom is a resident of Oregon.</p>
South Carolina	Your or your spouse's natural, adopted or stepchild who is less than 26 years old. An adopted child includes a child legally placed for adoption with you, irrespective of whether the adoption has become final. An adopted child also includes a child that is part of an order granting adoptive custody to your or your spouse for the purposes of adoption. Eligibility begins at live birth (stillborn or unborn children are not eligible).	<p>Your legally married spouse, civil union or registered domestic partner as recognized under the laws of the jurisdiction of celebration.</p> <p>Spouse does not include any person who is eligible as an employee.</p>
South Dakota	Your or your spouse's natural, adopted or stepchild who is less than 26 years old. An adopted child includes a newly adopted child from the beginning of the 6-month adoption bonding period. Eligibility begins at live birth (stillborn or unborn children are not eligible).	<p>Your legally married spouse, civil union or registered domestic partner as recognized under the laws of the jurisdiction of celebration.</p> <p>Spouse does not include any person who is eligible as an employee.</p>
Texas	<p>Your or your spouse's natural, adopted, stepchild or grandchild who is less than 26 years old. A child is considered to be your child if you are a party to a suit in which you seek to adopt the child. An adopted child also includes a child placed for adoption with you. A covered grandchild must be unmarried and be dependent on you for federal income tax purposes at the time of application for coverage. Eligibility begins at live birth (stillborn or unborn children are not eligible).</p> <p>Coverage for a child that reaches age 26 does not terminate while the child continues to be both:</p> <p>(1) incapable of self-sustaining employment by reason of a developmental disability or physical disability; and</p> <p>(2) chiefly dependent on you for support and maintenance.</p> <p>Proof of the child's incapacity or dependency must be provided to us no later than the 31st day after the child attains the limiting age. Proof will not be required more frequently than annually after the second anniversary of the date the child attains the limiting age.</p>	<p>The eligible employee's lawful spouse who: 1) is not eligible for insurance as an employee under the group policy; 2) is not insured under the group policy with portability status; 3) meets any age requirements as shown on the specifications page attached to this certificate; and 4) if residing in a state that recognizes legal separation, is not legally separated from the employee.</p>
Utah	<p>Your or your spouse's natural, adopted, stepchild, child in your or your spouse's court-ordered custody, or child required to be covered due to a court or administrative order who is less than 26 years old. Coverage will continue in force through the last day of the month in which the child turns 26. An adopted child includes a child legally placed for adoption with you. Eligibility begins at live birth (stillborn or unborn children are not eligible).</p> <p>The age limit does not apply to a child who is and continues to be both: (a) incapable of self-sustaining employment by reason of mental or physical impairment which can be expected to result in death, or which has lasted or can be expected to last for a continuous period of not less than 12 months; and (b) chiefly dependent on you for support and maintenance.</p>	<p>Your legally married spouse, civil union or registered domestic partner as recognized under the laws of the jurisdiction of celebration.</p> <p>Spouse does not include any person who is eligible as an employee.</p>

Voluntary critical illness insurance

State	Child definition	Spouse definition
Vermont	<p>Your or your spouse’s natural, adopted or stepchild who is less than 26 years old. An adopted child includes a child legally placed for adoption with you. Eligibility begins at live birth (stillborn or unborn children are not eligible).</p> <p>After age 26, coverage for an unmarried who is incapable of self-sustaining employment by reason of a mental or physical disability, who became so incapable prior to attainment of the attainment of age 26 and who is chiefly dependent upon the employee, member, subscriber, or policyholder for support and maintenance, shall not terminate but coverage shall continue so long as the coverage of the employee remains in force and so long as the dependent remains in such condition.</p>	<p>Your legally married spouse, civil union or registered domestic partner as recognized under the laws of the jurisdiction of celebration.</p> <p>Spouse does not include any person who is eligible as an employee.</p>
Washington	<p>Your or your spouse’s natural, adopted or stepchild who is less than 26 years old. An adopted child includes a child legally placed for adoption with you. Eligibility begins at live birth (stillborn or unborn children are not eligible).</p> <p>The limiting age may be extended if the child is and continues to be both (1) incapable of self-sustaining employment by reason of developmental disability or physical handicap and (2) chiefly dependent upon you for support and maintenance, provided proof of such incapacity and dependency is furnished to the insurer by the employee or member within 31 days of the child’s 26th birthday and subsequently as may be required by us, but not more frequently than annually after the two year period following the child’s 26th birthday.</p>	<p>Your legally married spouse, civil union or registered domestic partner as recognized under the laws of the jurisdiction of celebration.</p> <p>Spouse does not include any person who is eligible as an employee.</p>

Critical illness exclusions and limitations

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 felony, or being engaged in an illegal occupation; (4) war or any act of war, whether declared or undeclared; or (5) 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 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 policy provides limited benefits. 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. 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 14-32000. Product availability and features may vary by state.

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Questions?

Contact Securian Financial at **1-888-888-1234**

Why Securian Financial?

Your employer made a smart choice to offer group voluntary insurance from us.

At Securian Financial, we're here for family. And we're here because of it. Family doesn't have to branch from your tree, but it always shares your roots. Roots woven by common understanding, shared values and mutual respect. Those who believe a rewarding life is really about being present in the here and now, and that your financial picture should support the everyday moments as much as the major milestones. That's why our insurance, investment and retirement solutions give you the confidence to focus on what's truly valuable: banking memories with those who matter most.

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Issued by Securian Life Insurance Company
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