

Critical illness insurance

Cover expenses your major medical may not



Cash benefit paid directly to you when you need it most

Get coverage that goes beyond what medical insurance provides. Critical illness insurance pays a cash benefit if you're diagnosed with a covered illness – like cancer, heart attack or stroke – to help with medical bills, family needs or everyday costs.

Key benefits

- **Get paid \$50 for annual health and wellness screenings, including an annual exam.**
- Examples of critical illnesses include heart attack, stroke, cancer, type 1 diabetes, autism and others.
- May be paid again when the same critical illness occurs after a stated separation period.
- Covered diagnoses must occur after the coverage effective date.
- Helps cover out-of-pocket expenses that your health insurance may not fully cover.
- Additional payments may be available if also enrolled in accident and hospital indemnity insurance.

Here's an example of how it works*

1

Start with a plan

You elect \$20,000 of coverage.

2

A critical event

A year later you suffer a heart attack (as defined in the policy). You recover fully.

3

Protection that pays

You submit a claim, get \$20,000 and use it for whatever you need.

*This hypothetical example is for illustrative purposes only. Actual experience and benefit payouts may vary from this example.

Critical illness insurance plan coverage and benefit payments

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

Employee coverage	Spouse coverage	Child coverage
Up to \$20,000	100% of your elected coverage amount	100% of your elected coverage amount
In order to elect spouse and/or child coverage, you must elect coverage on yourself.		

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%	
Alzheimer's disease	100%	
Amyotrophic lateral sclerosis (ALS)	100%	
Aneurysm	100%	100%
Autism spectrum disorder	25%	
Bacterial meningitis	50%	50%
Benign brain tumor	100%	100%
Blindness	100%	
Cerebral palsy	100%	
Cleft lip or cleft palate needing surgery	100%	
Coma	100%	100%
Coronary artery disease needing surgery	50%	50%
COVID-19 disease of specified severity (5-day hospital stay)	50%	50%
Creutzfeldt-Jakob disease	100%	
Cystic fibrosis	100%	
Diphtheria	50%	50%
Down syndrome	100%	
Gaucher disease	100%	
Glycogen storage disease	100%	
Heart attack	100%	100%
Huntington's disease	25%	
Infectious encephalitis	50%	50%
Invasive cancer	100%	100%
Kidney failure	100%	100%
Legionnaires' disease	50%	50%
Loss of hearing	100%	
Loss of speech	100%	
Major organ failure	100%	100%
Malaria	50%	50%
Metastatic cancer	25%	
MRSA	50%	50%

Covered critical illness continued

Covered condition	Initial occurrence benefit	Recurrence benefit
Multiple sclerosis	100%	
Muscular dystrophy	100%	
Myasthenia gravis	50%	
Necrotizing fasciitis	50%	50%
Niemann-Pick disease	100%	
Non-invasive cancer	50%	50%
Osteomyelitis	50%	50%
Paralysis	100%	100%
Parkinson's disease	100%	
Phenylalanine hydroxylase deficiency	100%	
Poliomyelitis	50%	
Pompe disease	100%	
Rabies	50%	
Severe burns	100%	100%
Severe Lyme disease	50%	
Sickle cell anemia	100%	
Skin cancer	\$250	\$250
Spina bifida	100%	
Stroke	100%	100%
Sudden cardiac arrest	100%	100%
Systemic lupus erythematosus	50%	
Systemic sclerosis	50%	
Tay-Sachs disease	100%	
Tetanus	50%	50%
Tuberculosis	50%	50%
Type 1 diabetes	100%	
Zellweger syndrome	100%	



Get paid \$50 for annual health and wellness screenings including an annual exam

It pays to visit the doctor. You, your spouse 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	Employee + Child(ren)	Employee + Family
Under 25	\$1.12	\$2.16	\$1.92	\$2.96
25-29	\$1.52	\$2.96	\$2.32	\$3.76
30-34	\$2.08	\$4.00	\$2.88	\$4.80
35-39	\$2.88	\$5.68	\$3.68	\$6.48
40-44	\$4.64	\$9.28	\$5.44	\$10.08
45-49	\$7.52	\$15.44	\$8.32	\$16.24
50-54	\$10.96	\$22.96	\$11.76	\$23.76
55-59	\$15.04	\$31.84	\$15.84	\$32.64
60-64	\$21.36	\$45.36	\$22.16	\$46.16
65-69	\$30.72	\$63.12	\$31.52	\$63.92
70-74	\$43.76	\$85.20	\$44.56	\$86.00
75+	\$61.04	\$110.48	\$61.84	\$111.28

\$20,000

Monthly premium per employee

Age	Employee only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Under 25	\$2.24	\$4.32	\$3.84	\$5.92
25-29	\$3.04	\$5.92	\$4.64	\$7.52
30-34	\$4.16	\$8.00	\$5.76	\$9.60
35-39	\$5.76	\$11.36	\$7.36	\$12.96
40-44	\$9.28	\$18.56	\$10.88	\$20.16
45-49	\$15.04	\$30.88	\$16.64	\$32.48
50-54	\$21.92	\$45.92	\$23.52	\$47.52
55-59	\$30.08	\$63.68	\$31.68	\$65.28
60-64	\$42.72	\$90.72	\$44.32	\$92.32
65-69	\$61.44	\$126.24	\$63.04	\$127.84
70-74	\$87.52	\$170.40	\$89.12	\$172.00
75+	\$122.08	\$220.96	\$123.68	\$222.56

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

Complete your enrollment through Workday.

How to file a critical illness insurance benefit claim

It's easy to file a critical illness insurance 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 and children

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

How to submit the claim

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

- **User ID:** UAS followed by your employee 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 them 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 University of Arkansas?

If you leave University of Arkansas, including for 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 working at least 20 hours per week
- Spouse if employee coverage is elected
- Your child(ren) from live birth to age 26 if employee coverage is elected

Please note that your spouse 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 University of Arkansas.

Residents of some states may be required to have medical insurance in order to be eligible for coverage.

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 securian.com/uas-insurance for more information about your coverage options and costs.

Critical illness exclusions

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 or self-destruction, whether sane or insane;
2. the insured's commission of a felony;
3. the insured's voluntary 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;
4. 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
5. war or any act of war (not including acts of terrorism), 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.

Group critical illness insurance

Limitations and exclusions apply. This policy has exclusions, limitations, reduction of benefits, terms under which the policy may be continued in force or discontinued. This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company. 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 23-32606.3 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 material provides general information to the recipient. Securian Financial cannot provide legal or tax advice, including but not limited to questions regarding ERISA and Health Savings Accounts. Any questions regarding these topics should be directed to your legal and tax advisors.

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 the financial obligations under the policies or contracts it issues.

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