

Group Specified Disease Insurance

Provides a lump sum payment due to sickness.

Coverage Amounts

- Employees may elect coverage in \$10,000 increments to a maximum of \$20,000
- Spouse coverage is equal to 50% of the employee benefit
- Child coverage is equal to 50% of the employee benefit

Guaranteed Issue and EOI

- All coverage is guaranteed issue when initially eligible, during annual enrollment periods, and after a family status change
- For employees and spouses, all coverage elected any other time during the year requires meeting Simplified Issue requirements. Meeting Simplified Issue requirements means answering a “knock-out” yes or no question. There is never any full medical underwriting.
- For child(ren), all coverage is guaranteed issue all the time

Age Reductions

- No age reductions

The ability to cover lives may be subject to jurisdiction approval by the plan effective date.

Covered Conditions

Condition	Initial Occurrence Benefit	Recurrence Benefit
Full Benefit Cancer	100%	50%
Heart Attack	100%	50%
Stroke	100%	50%
Major Organ Failure	100%	50%
Kidney Failure	100%	N/A
Partial Benefit Cancer	50%	25%
Coronary Artery Disease Needing Surgery	50%	25%
ALS	100%	N/A
Alzheimer's Disease	100%	N/A
Benign Brain Tumor	100%	50%
Blindness	100%	N/A
Loss of Hearing	100%	N/A
Loss of Speech	100%	N/A
Minor Skin Cancer	\$350	N/A
Multiple Sclerosis	100%	N/A
Parkinson's Disease	100%	N/A
Paralysis	100%	N/A
Severe Burns	100%	50%
Cystic Fibrosis	100%	N/A
Cerebral Palsy	100%	N/A

Multiple Payments

Insureds are eligible to receive more than one benefit payment for a separate covered condition with a separation period of 30 days

Recurrence

Provides more than one benefit payment for the same covered condition after a benefit separation period of 12 months

Pre-Existing Condition

- No pre-existing condition exclusion

Proposed Rates

- Coverage is employee paid
- Rates are expressed per employee per month
- Attained age rates in five-year age bands

\$10,000 of coverage

Age	Employee Only	Employee + Spouse	Employee + Child	Employee + Family
Under 25	\$1.19	\$1.78	\$1.97	\$2.74
25-29	\$1.65	\$2.49	\$2.43	\$3.46
30-34	\$2.55	\$3.90	\$3.33	\$4.87
35-39	\$4.34	\$6.70	\$5.12	\$7.66
40-44	\$7.36	\$11.34	\$8.14	\$12.31
45-49	\$11.70	\$18.28	\$12.48	\$19.24
50-54	\$17.31	\$27.41	\$18.09	\$28.38
55-59	\$24.79	\$39.72	\$25.57	\$40.68
60-64	\$35.81	\$57.56	\$36.60	\$58.52
65-69	\$50.31	\$79.76	\$51.09	\$80.72
70-74	\$69.58	\$106.33	\$70.36	\$107.30
75+	\$98.20	\$151.88	\$98.98	\$152.85

\$20,000 of coverage

Age	Employee Only	Employee + Spouse	Employee + Child	Employee + Family
Under 25	\$2.37	\$3.56	\$3.94	\$5.49
25-29	\$3.28	\$4.96	\$4.84	\$6.89
30-34	\$5.05	\$7.74	\$6.61	\$9.67
35-39	\$8.58	\$13.27	\$10.15	\$15.20
40-44	\$14.57	\$22.47	\$16.14	\$24.40
45-49	\$23.14	\$36.18	\$24.71	\$38.11
50-54	\$34.25	\$54.27	\$35.81	\$56.20
55-59	\$49.09	\$78.69	\$50.65	\$80.62
60-64	\$70.96	\$114.06	\$72.53	\$115.99
65-69	\$99.64	\$157.93	\$101.20	\$159.86
70-74	\$137.74	\$210.42	\$139.30	\$212.35
75+	\$194.65	\$300.93	\$196.40	\$302.86

Riders

Included:

Portability

- Products: Specified Disease
- All employees who terminate employment for any reason, including retirement, can elect Portability which continues coverage until age 70. Portability rates match those under the active plan and are subject to change based on the experience on the portability pool.

Group Specified Disease Insurance

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. This is a summary of plan provisions related to the insurance policy issued by Securian. 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 or a state variation thereof. Product availability and features may vary by state.

General Exclusions - 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 a contribution from any of the following: self-inflicted injury, self-destruction, or autoeroticism, whether sane or insane; suicide or attempted suicide, whether sane or insane; your participation in, or your attempt to commit, a crime, assault, felony, or any illegal activity, regardless of any legal proceedings thereto; the use of alcohol, drugs, medications, poisons, gases, fumes or other substances taken, absorbed, inhaled, ingested or injected; 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; war or any act of war, whether declared or undeclared; or your service in the armed forces or units auxiliary to it of any nation. General exclusions 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.

The Internal Revenue Code and IRS guidance regarding Health Savings Accounts (HSAs) permit individuals participating in HSAs and covered under High Deductible Health Plans to also obtain coverage under insurance contracts for one or more specific diseases or illnesses. Securian's Group Specified Disease Insurance provides insurance coverage for specific diseases and illnesses as well as other specific health conditions. In addition, health and wellness benefits may be provided, if elected. Securian cannot provide legal or tax advice relating to HSAs. ~~If you have legal or tax questions, please consult with your own legal and tax advisors.~~