securian FINANCIAL®

Volusia County Schools
Critical illness insurance

Insurance products issued by: Securian Life Insurance Company



Get ahead of life's twists and turns

After diagnosis of a covered critical illness such as a heart attack or stroke, critical illness insurance provides a cash payment.

Why critical illness insurance makes sense

Critical illnesses can be expensive. While you can't prevent a critical illness in your family, you can help protect your finances with additional, cost-effective coverage. You also have the ability to apply for coverage without answering any health questions.

Here's an example of how it works*

John elects coverage from the plan offered by his employer.

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

John gets a payment from Securian Financial.

John uses the money to pay for child care and cover additional expenses while he recovers.

VOLUSIA COUNTY SCHOOLS

Key benefits of critical illness insurance

- No exclusions for pre-existing conditions, but covered diagnoses must occur after the coverage effective date
- When elected, all coverage is guaranteed as a new hire/rehire, during annual enrollment and after a family status change

*Actual experience and benefit payouts may vary from this example.

What does your critical illness plan cover and how much will you receive?

Employee coverage	Spouse	Child coverage
$10,000, $20,000 or $30,000 In order to elect spouse 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 certificate of insurance.

Covered condition	Initial occurrence benefit	Recurrence benefit
Alzheimer's disease	100%	n/a
Benign brain tumor	100%	100%
Blindness	100%	n/a
Coma	100%	100%
Coronary artery disease needing surgery	25%	25%
Full benefit cancer	100%	100%
Heart attack	100%	100%
Kidney failure	100%	n/a
Loss of hearing	100%	n/a
Loss of speech	100%	n/a
Major organ failure	100%	100%
Multiple sclerosis	100%	n/a
Muscular dystrophy	100%	n/a
Occupational HIV	100%	n/a
Paralysis	100%	n/a
Parkinson's disease	100%	n/a
Partial benefit cancer	25%	25%
Severe burns	100%	100%
Stroke	100%	100%

Monthly cost of coverage

Employee-paid coverage

		Monthly premium per employee							
		Non-Nicotine				Nicotine			
	Age	EE	EE + SP	EE + CH	EE + FAM	EE	EE + SP	EE + CH	EE + FAM
$10,000 Coverage	Under 20	$1.85	$3.49	$1.85	$3.49	$2.49	$4.56	$2.49	$4.56
	20-24	2.11	3.89	2.11	3.89	2.94	5.23	2.94	5.23
	25-29	2.48	4.44	2.48	4.44	3.55	6.15	3.55	6.15
	30-34	2.98	5.18	2.98	5.18	4.39	7.42	4.39	7.42
	35-39	3.76	6.36	3.76	6.36	5.70	9.38	5.70	9.38
	40-44	5.15	8.45	5.15	8.45	8.05	12.90	8.05	12.90
	45-49	7.45	11.90	7.45	11.90	11.92	18.71	11.92	18.71
	50-54	11.25	17.60	11.25	17.60	18.33	28.33	18.33	28.33
	55-59	16.68	25.75	16.68	25.75	27.48	42.06	27.48	42.06
	60-64	23.69	36.27	23.69	36.27	39.29	59.78	39.29	59.78
	65-69	32.44	49.40	32.44	49.40	54.03	81.91	54.03	81.91
	70+	40.85	62.01	40.85	62.01	68.19	103.16	68.19	103.16
	Age	**EE**	**EE + SP**	**EE + CH**	**EE + FAM**	**EE**	**EE + SP**	**EE + CH**	**EE + FAM**
$20,000 Coverage	Under 20	$2.78	$5.05	$2.78	$5.05	$4.06	$7.18	$4.06	$7.18
	20-24	3.31	5.85	3.31	5.85	4.95	8.53	4.95	8.53
	25-29	4.04	6.94	4.04	6.94	6.18	10.38	6.18	10.38
	30-34	5.04	8.44	5.04	8.44	7.86	12.90	7.86	12.90
	35-39	6.59	10.78	6.59	10.78	10.48	16.83	10.48	16.83
	40-44	9.38	14.96	9.38	14.96	15.18	23.88	15.18	23.88
	45-49	13.98	21.86	13.98	21.86	22.91	35.50	22.91	35.50
	50-54	21.58	33.26	21.58	33.26	35.74	54.73	35.74	54.73
	55-59	32.45	49.57	32.45	49.57	54.04	82.19	54.04	82.19
	60-64	46.46	70.60	46.46	70.60	77.66	117.64	77.66	117.64
	65-69	63.97	96.86	63.97	96.86	107.15	161.89	107.15	161.89
	70+	80.78	122.09	80.78	122.09	135.47	204.38	135.47	204.38
	Age	**EE**	**EE + SP**	**EE + CH**	**EE + FAM**	**EE**	**EE + SP**	**EE + CH**	**EE + FAM**
$30,000 Coverage	Under 20	$3.71	$6.61	$3.71	$6.61	$5.62	$9.81	$5.62	$9.81
	20-24	4.51	7.81	4.51	7.81	6.97	11.82	6.97	11.82
	25-29	5.61	9.45	5.61	9.45	8.82	14.60	8.82	14.60
	30-34	7.10	11.70	7.10	11.70	11.33	18.38	11.33	18.38
	35-39	9.43	15.20	9.43	15.20	15.26	24.29	15.26	24.29
	40-44	13.61	21.47	13.61	21.47	22.30	34.85	22.30	34.85
	45-49	20.50	31.81	20.50	31.81	33.91	52.27	33.91	52.27
	50-54	31.91	48.94	31.91	48.94	53.14	81.12	53.14	81.12
	55-59	48.21	73.38	48.21	74.98	80.60	122.32	80.60	122.32
	60-64	69.24	104.94	69.24	104.94	116.03	175.49	116.03	175.49
	65-69	95.49	144.34	95.49	144.34	160.26	241.87	160.26	241.87
	70+	120.70	182.16	120.70	182.16	202.74	305.60	202.74	305.60

Rates are subject to change.

KEY

EE = Employee, SP = Spouse, CH = Child(ren), FAM = Family

When to enroll and how to file a claim

When can you enroll?

You can enroll:

- Within 31 days of initial eligibility period as a new hire and rehire
- During your annual enrollment window
- Within 31* days of a qualified family status change

*60 days for birth, adoption, placement for adoption or placement in the foster home

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

How to enroll

Visit **https://vcs.primebenefits.io/** and click "VCS Single Sign On." Next, click "enroll here" and follow the prompts to make your benefit selections and submit.

Questions?

Call our hotline at **1-800-581-2808** between 9 a.m. and 9 p.m.

Learn more

For more information, visit our educational microsite at **securian.com/volusia-schools-insurance**.

How to file a critical illness claim

If coverage is in force and you need to initiate a new critical illness claim, here is some helpful information.

Information needed to initiate the claim

- Insured's full name
- Date of birth
- Address
- Employer name
- Employee Social Security number
- Date of diagnosis
- Select cause of claim

Want to file your claim online?

Visit **securian.com/benefits**

- Select "Employer" under report a new claim
- Select "Start a new claim"
- Answer all questions to the best of your ability. If you have medical records supporting your claim, you may securely upload them with your claim notification. When you submit a claim you can opt into electronic or mailed communications. The examiner will review your submission and if additional information is needed they will mail or email you the claim packet to complete. The packet may include claimant statement, attending physician's statement forms and supporting medical records if needed.

Want to file your claim over the phone?

Contact Securian Financial's claims department at **1-800-328-9442** during the hours of operation 7 a.m.-6 p.m. CT Monday-Friday.



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. 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 Insurance Company to Volusia County School Bord. 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 18-32550 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.

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