

Critical illness insurance

Get ahead of life's twists and turns

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, Alzheimer's disease 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 amount of coverage for herself from the plan offered by Rutherford County.



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 coverage	Child coverage
\$10,000 or \$20,000	50% of your elected coverage amount	25% of your elected coverage amount

In order to elect spouse and/or child coverage, you must elect coverage on yourself.

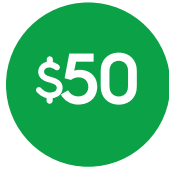
Covered critical illnesses

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%	
ALS and other motor neuron disease	25%	
Alzheimer's disease	100%	
Bacterial meningitis	25%	25%
Cerebral palsy	25%	
Coronary artery disease	100%	100%
Cystic fibrosis	25%	
Diphtheria	25%	25%
End stage renal disease	100%	100%
Heart attack	100%	100%
Huntington's disease	25%	
Infectious encephalitis	25%	25%
Invasive cancer	100%	100%
Legionnaires' disease	25%	25%
Major organ failure	100%	100%
Malaria	25%	25%
Multiple sclerosis	25%	
Muscular dystrophy	25%	
Myasthenia gravis	25%	
Necrotizing fasciitis	25%	25%
Non-invasive cancer	25%	25%
Occupational HIV	100%	
Osteomyelitis	25%	25%
Polio	25%	
Rabies	25%	
Sickle cell anemia	25%	
Stroke	100%	100%
Systemic lupus erythematosus	25%	
Systemic sclerosis	25%	
Tetanus	25%	25%

Covered critical illnesses continued

Covered condition	Initial occurrence benefit	Recurrence benefit
Tuberculosis	25%	25%



Get paid \$50 for annual 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

Age	Monthly premium per employee			
	Employee	Spouse	Employee + child	Employee + family
Under 25	\$2.13	\$3.44	\$2.96	\$4.46
25-29	3.11	4.89	3.94	5.91
30-34	4.39	6.78	5.22	7.80
35-39	6.22	9.54	7.05	10.56
40-44	8.89	13.61	9.72	14.63
45-49	12.37	19.05	13.20	20.07
50-54	16.18	25.07	17.01	26.09
55-59	20.73	32.28	21.56	33.30
60-64	28.22	44.04	29.05	45.07
65-69	38.72	60.46	39.55	61.48
70 & Over	51.61	80.61	52.44	81.63

Age	Monthly premium per employee			
	Employee	Spouse	Employee + child	Employee + family
Under 25	\$3.73	\$5.84	\$4.74	\$7.08
25-29	5.70	8.74	6.71	9.97
30-34	8.26	12.52	9.26	13.75
35-39	11.93	18.04	12.93	19.27
40-44	17.26	26.18	18.26	27.42
45-49	24.23	37.07	25.23	38.30
50-54	31.85	49.11	32.85	50.34
55-59	40.94	63.51	41.94	64.75
60-64	55.92	87.05	56.92	88.29
65-69	76.92	119.88	77.92	121.12
70 & Over	102.70	160.18	103.70	161.42

Rates are subject to change.

When to enroll and how to file a claim

When can you enroll?

You can enroll:

- Within 30 days of initial eligibility period
- During your annual enrollment window
- Within 30 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

Visit mybenefitschannel.com to complete your benefits enrollment.

How to file a critical illness benefit claim

It's easy to file a critical illness 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 or child

- 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:** RCG followed by your six-digit 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 Rutherford County?

If you leave Rutherford County 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 employees
- 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 Rutherford County Government and Schools.

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 6 months, 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/rutherford-county-insurance.

Critical illness exclusions and limitations

Are there any other exclusions that apply?

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.

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 Rutherford County Government & Board of Education. 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 23-32606.41 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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