Critical illness insurance

You don’t plan on it, but you can plan for it!

Provides a lump-sum cash payment after diagnosis of a covered critical illness such as a heart attack or cancer to help supplement your health insurance.

It’s a smart, cost-effective way to help with the expenses above and beyond what your health insurance plan already covers, giving you the flexibility to spend the money on things such as medical bills, health care deductibles, groceries, loss of income, travel expenses or a dog sitter.

Here’s how it works

Critical illness insurance claim example

Mary is a full-time Pima County employee who enrolled her spouse and children in critical illness insurance during open enrollment. Several months later, Mary had a heart attack while mowing the backyard. Mary is sidelined from work for several months while she focuses on recovery. Mary uses her critical illness cash benefit to pay her medical bills, supplement the income she lost and pay other bills while she focuses on recovery. The payment example below highlights the cash payment Mary would receive as a result of a heart attack.*

<table>
<thead>
<tr>
<th>Employee critical illness insurance election: $10,000 Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heart attack</td>
</tr>
<tr>
<td>Securian Financial pays you:</td>
</tr>
<tr>
<td>$10,000</td>
</tr>
<tr>
<td>$10,000</td>
</tr>
</tbody>
</table>

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

Key benefits of critical illness insurance

✓ $50 health and wellness benefit payable annually
✓ All coverage is guaranteed when initially eligible, during annual enrollment periods and after a family status change
✓ Covers your spouse/domestic partner and/or children
Your critical illness insurance plan

☑ Cash payment to help manage expenses associated with a covered critical illness.

<table>
<thead>
<tr>
<th>Employee coverage</th>
<th>Spouse/domestic partner coverage</th>
<th>Child coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10,000</td>
<td>50% of your elected coverage amount</td>
<td>50% of your elected coverage amount</td>
</tr>
</tbody>
</table>

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

Covered critical illnesses

The following conditions are covered at 100 percent of the coverage amount, unless noted. Covered critical illness claims will be reviewed and must meet the definitions as defined in the policy.

**Condition**
- Full benefit cancer
- Heart attack
- Stroke
- Major organ failure
- Kidney failure
- ALS
- Alzheimer’s disease
- Blindness
- Coma
- Loss of hearing
- Loss of speech
- Multiple sclerosis
- Parkinson’s disease
- Paralysis
- Sudden cardiac arrest
- Type 1 diabetes
- Partial benefit cancer (50%)
- Bacterial meningitis (50%)
- Benign brain tumor (50%)
- Infectious encephalitis (50%)
- Necrotizing fasciitis (50%)
- Osteomyelitis (50%)
- Poliomyelitis (50%)
- Rabies (50%)
- Systemic lupus erythematosus (50%)
- Cystic fibrosis (50%)
- Cerebral palsy (50%)
- Muscular dystrophy (50%)
- Sickle cell anemia (50%)
- Spina bifida (50%)
- Coronary artery disease needing surgery (25%)
- COVID-19 disease of specified severity (5-day hospital stay) (25%)
- Minor skin cancer ($250)

Get paid $50 for 32+ different annual wellness screenings including an annual exam

It pays to visit the doctor

You, your spouse/domestic partner and children are eligible for a $50 health and wellness payment each year when you are enrolled in critical illness insurance.
# Bi-Weekly cost of coverage

## Employee paid coverage

### $10,000 of coverage

#### Non-nicotine monthly premium per employee

<table>
<thead>
<tr>
<th>Age</th>
<th>Employee</th>
<th>Employee + spouse/domestic partner</th>
<th>Employee + child</th>
<th>Employee + family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 25</td>
<td>$1.01</td>
<td>$1.74</td>
<td>$1.80</td>
<td>$2.62</td>
</tr>
<tr>
<td>25 - 29</td>
<td>1.11</td>
<td>1.91</td>
<td>1.90</td>
<td>2.78</td>
</tr>
<tr>
<td>30 - 34</td>
<td>1.35</td>
<td>2.28</td>
<td>2.14</td>
<td>3.16</td>
</tr>
<tr>
<td>35 - 39</td>
<td>1.86</td>
<td>3.05</td>
<td>2.65</td>
<td>3.93</td>
</tr>
<tr>
<td>40 - 44</td>
<td>2.61</td>
<td>4.16</td>
<td>3.40</td>
<td>5.04</td>
</tr>
<tr>
<td>45 - 49</td>
<td>3.64</td>
<td>5.79</td>
<td>4.43</td>
<td>6.67</td>
</tr>
<tr>
<td>50 - 54</td>
<td>5.33</td>
<td>8.34</td>
<td>6.12</td>
<td>9.22</td>
</tr>
<tr>
<td>55 - 59</td>
<td>7.27</td>
<td>11.35</td>
<td>8.06</td>
<td>12.23</td>
</tr>
<tr>
<td>60 &amp; Over</td>
<td>12.91</td>
<td>19.95</td>
<td>13.70</td>
<td>20.83</td>
</tr>
</tbody>
</table>

#### Nicotine monthly premium per employee

<table>
<thead>
<tr>
<th>Age</th>
<th>Employee</th>
<th>Employee + spouse/domestic partner</th>
<th>Employee + child</th>
<th>Employee + family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 25</td>
<td>$1.02</td>
<td>$1.77</td>
<td>$1.81</td>
<td>$2.65</td>
</tr>
<tr>
<td>25 - 29</td>
<td>1.23</td>
<td>2.10</td>
<td>2.02</td>
<td>2.98</td>
</tr>
<tr>
<td>30 - 34</td>
<td>1.69</td>
<td>2.82</td>
<td>2.48</td>
<td>3.69</td>
</tr>
<tr>
<td>35 - 39</td>
<td>2.71</td>
<td>4.35</td>
<td>3.51</td>
<td>5.23</td>
</tr>
<tr>
<td>40 - 44</td>
<td>4.37</td>
<td>6.84</td>
<td>5.18</td>
<td>7.72</td>
</tr>
<tr>
<td>45 - 49</td>
<td>6.64</td>
<td>10.41</td>
<td>7.47</td>
<td>11.29</td>
</tr>
<tr>
<td>50 - 54</td>
<td>10.14</td>
<td>15.72</td>
<td>10.99</td>
<td>16.60</td>
</tr>
<tr>
<td>55 - 59</td>
<td>14.27</td>
<td>22.12</td>
<td>15.15</td>
<td>23.00</td>
</tr>
<tr>
<td>60 &amp; Over</td>
<td>26.33</td>
<td>40.38</td>
<td>27.30</td>
<td>41.26</td>
</tr>
</tbody>
</table>

A nicotine user is defined as an individual who has used nicotine in any form during the past 6 months or is currently using nicotine in any form. If a nicotine status is not designated, premiums will be deducted at nicotine rates.
Ready to enroll?

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

You can enroll:

- ✔️ Within 30 days of initial eligibility
- ✔️ During initial eligibility, during annual enrollment periods and after a family status change

To enroll

Enroll online at the ADP enrollment site: portal.adp.com

We’re here to help

Critical illness insurance questions?

Call 855-750-1906 to chat with a Securian Financial customer service representative.

Enrollment questions?

For questions or assistance with enrollment, visit the Pima County Benefits website at www.pima.gov/hr/employeebenefits or call 1-520-724-8464.

Why critical illness insurance?

Learn how critical illness insurance can help protect your wallet when the unexpected happens.
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.
Frequently asked questions

Q Why should I purchase critical illness insurance?
A Critical illness insurance helps you focus on your recovery and treatment when you are diagnosed with a serious illness, such as cancer, rather than your finances. It complements your health insurance and provides additional financial protection for you and your family to use as you wish when it's needed the most.

Q Can I take my coverage with me if I leave Pima County?
A If you leave Pima 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.

Note: You are unable to port your coverage(s) if you reside outside of the United States or if you are a resident of Colorado or Vermont.

Q Who is eligible for coverage?
A • You — all active employees working 20 or more hours per week or an employee who meets the requirements defined by Federal guidelines.
• Spouse/domestic partner coverage is available only if employee coverage is elected.
• Your child(ren) from live birth to age 26. Coverage is available only if employee coverage is elected.

Please note that your spouse/domestic partner 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 Pima County.

Q Do the benefit payouts have to be used a certain way?
A Critical illness insurance provides a lump-sum payment directly to you — regardless of income, expenses incurred or other insurance coverage. You can use the money any way you want.

Q Can I add critical illness insurance anytime?
A You can only elect guaranteed coverage as a new hire, during annual enrollment or at the time of a qualified status change.

Q How do I file a claim?
A 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

Q What is a covered critical illness?
A A covered critical illness is a specific health condition for which a benefit may be paid, upon diagnosis and submission of an approved claim. For example, kidney failure is a covered condition and is defined as the total and permanent failure of both kidneys which requires the insured to undergo regular renal dialysis at least weekly or for which the insured needs a kidney transplant and is included on an official USA transplant waiting list such as the United Network for Organ Sharing (UNOS). Permanent regular renal dialysis or kidney transplant must be deemed medically necessary by a specialist.

Note: Covered conditions may vary by state. Please refer to your certificate of insurance for complete critical illness definitions.

Q What's the difference between full and partial benefit cancer?
A The difference between full and partial benefit cancer is typically based on the stage and type of cancer. Partial benefit cancer is typically for earlier stages of cancer and full benefit cancer is typically for later stages of cancer. An explanation for both full and partial benefit cancer is provided in the certificate of insurance.

Q Are benefits payable for a condition diagnosed prior to my coverage effective date?
A No. Benefits are not payable for an illness diagnosed prior to your coverage effective date. For example, if you were diagnosed with a stroke prior to the effective date, you would not be eligible for payment for that stroke. However, if you had a stroke after your coverage is effective with us, you would be eligible for payment of the second stroke with us since it happened after your coverage is effective. If you had been diagnosed with another stroke twelve months or more later (from diagnosis to diagnosis), you would be eligible to receive a recurrence benefit for your third stroke.
Frequently asked questions

Q What is the recurrence benefit?
A 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 that pay 100 percent of the coverage amount upon a recurrence include Heart Attack, Stoke, Major Organ Failure, Full Cancer, Sudden Cardiac Arrest and Coma. Additional eligible conditions that pay 50 percent of the coverage amount upon recurrence are Partial Cancer, Bacterial Meningitis, Benign Brain Tumor, Infectious Encephalitis, Necrotizing Fasciitis and Osteomyelitis. Additional eligible condition that pays 25% is Coronary Artery Disease. Initial and subsequent diagnosis must happen while covered under the plan.

Q Can I receive multiple payouts from this plan?
A This plan provides additional payouts for a different covered condition if 30 days separate each condition.

Are there any other exclusions that apply?
Yes. 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. self-inflicted injury, self-destruction, or autoeroticism, whether sane or insane;
2. suicide or attempted suicide, whether sane or insane;
3. an insured’s commission of, or attempt to commit, a felony, or being engaged in an illegal occupation;
4. being intoxicated;
5. being under the influence of any narcotic, unless administered or consumed on the advice of a licensed physician;
6. poisons, gases, fumes or other substances taken, absorbed, inhaled, ingested or injected;
7. 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
8. war or any act of war, whether declared or undeclared.

Are there any additional limitations that apply?
Yes. Benefits are not payable for any care, treatment or diagnostic measures which were received outside of the United States or a United States territory.
The critical illness product being offered is not Major Medical Insurance and is not a substitute for Major Medical Insurance. Additionally, this product does not qualify as minimum essential health coverage under the Federal Affordable Care Act, nor does it satisfy the Federal requirement, effective January 1, 2014, that you have health insurance coverage.

Exclusions and limitations vary by state. For your state’s specific exclusions and limitations, please refer to your certificate of insurance.
This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to Pima County. 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.

Product availability and features may vary by state. Some states may refer to this product as specified disease insurance. This product is offered under policy form series 18-32550.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Securian Life Insurance Company is a subsidiary of Securian Financial Group, Inc.

Enroll today!

With today’s high health care costs, critical illness costs can derail just about any budget. Adding an extra layer of financial protection through Pima County’s benefit program is a smart and cost-effective way to protect you from life’s unplanned events.