



Group Voluntary Insurance

Critical illness insurance

Accident insurance

Hospital indemnity insurance

Issued by Securian Life Insurance Company

You don't plan on it, but you can plan for it

Enroll for coverage October 22 - November 5, 2018

Guaranteed coverage opportunities available





Smart life planning with
group voluntary insurance

3

Critical illness insurance

4

Accident insurance

10

Hospital indemnity insurance

16

Do you worry about not being able to afford out-of-pocket expenses if you have an accident, major illness or require hospitalization? With today's high health care costs, this can be a real concern.



Learn more

Learn more about these products and your insurance options by visiting Benefit Scout™, an online tool that provides step-by-step guidance and cost calculators in one convenient place. Visit LifeBenefits.com/visionworks to utilize the tool.

Smart life planning with group voluntary insurance

Group voluntary insurance provides a cash payment directly to you to help pay out-of-pocket and uncovered expenses in the event of a critical illness diagnosis, accident or hospital visit. It's a smart, affordable way to protect your pocketbook when the unexpected happens.

It's easy to enroll



To apply for coverage, visit **LifeBenefits.com**

User ID: the letters VW followed by your employee ID number including any leading zeros

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, use the password you created.

Paying your premium

Securian will bill you directly for the group voluntary insurance.

- Your first bill will arrive at your home mid-December and it will automatically be a quarterly invoice plus a \$2.00 bill fee.
- To avoid future bill fees, print an Electronic Funds Transfer (EFT) form from LifeBenefits and follow the directions for mailing.

Questions?

Call Securian Financial **1-855-750-1906**

Critical illness insurance

You matter. Plan accordingly.®

You're in the middle of everything – raising kids, caring for parents, helping friends. What if a critical illness put you on the sidelines? It's difficult to anticipate the extra expenses a serious illness may bring, but you can plan for the unexpected with group critical illness insurance.

Critical illness insurance provides a lump-sum cash benefit when a covered condition is diagnosed. The benefit can help you pay out-of-pocket medical costs or keep up with ordinary living expenses such as mortgage payments or child care.

How it works

Here's an example of how Securian Financial's critical illness insurance works.





**It can happen
to anyone,
anytime**

Critical illness covered conditions

The following conditions are covered at 100 percent of the coverage amount, unless noted. All covered conditions must meet all policy requirements.

- Full benefit cancer
- Heart attack
- Stroke
- Major organ failure
- Kidney failure
- Partial benefit cancer (25%)
- Coronary artery disease needing surgery (25%)
- Blindness
- Coma
- Loss of hearing
- Loss of speech
- Paralysis

See exclusions and limitations. Product features and availability may vary by state.

Major illnesses are more common than you may think. In the United States:

- **More than 1.6 million** new cases of cancer diagnosed each year.¹
- **11.2 million Americans** were forced into poverty because of out-of-pocket medical expenses in 2015.²

Advances in medical technology mean more people will survive these illnesses.^{3, 4}

¹ American Cancer Society, Cancer Statistics Center, 2016

² Modern Healthcare Reports, U.S. Census

³ American Heart Association, Heart Disease and Stroke Statistics Update, 2017

⁴ American Cancer Society, Annual Report to the Nation on Cancer, March 2016

Enrollment information

- Enrollment is necessary.
- Premium contributions are necessary.
- Employee must elect coverage in order to elect spouse or child coverage.
- Spouse and child cannot exceed the amount of employee coverage.
- Spouse cannot receive coverage as both an employee and a dependent; a child cannot be covered by more than one parent.
- Children are eligible from live birth to age 26.

Additional features and options

No health questions. All coverage is guaranteed issue during annual enrollment periods, when initially eligible, and after a family status change. Electing or increasing coverage at other times will require proof of good health.

Take your coverage with you. If you leave your employer and you are still eligible for critical illness insurance benefits, you can continue coverage until age 70 by paying premiums directly to Securian Financial (subject to the policy's terms).

Recurrence. Provides more than one benefit payment for the same covered condition, after a benefit separation period of 12 months. Eligible conditions include: full benefit cancer, heart attack, stroke and major organ failure. Recurrence benefits pay 25 percent of the coverage amount.

Multiple payout. Provides more than one benefit payment for a separate covered condition, 30 days after the previous benefit was paid.

Health and wellness benefit

- \$50 included for employees and spouses for up to 32 specific wellness screenings, including annual physical exam
- Benefit is paid regardless of the result of any screening
- Maximum of one health and wellness benefit payment per insured per year, with no limit to the number of years an insured can receive a health and wellness benefit.

Critical illness coverage details

Employee coverage:

\$5,000, \$10,000, \$15,000, \$20,000, \$25,000 or \$30,000

Spouse coverage:

\$5,000, \$10,000, \$15,000, \$20,000, \$25,000 or \$30,000

Child coverage:

\$5,000 or \$10,000



Critical illness insurance

Critical illness rates

Monthly premium per employee							
Employee coverage	Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
	Under 30	\$2.49	\$3.25	\$4.01	\$4.76	\$5.52	\$6.28
	30-34	\$3.09	\$4.45	\$5.81	\$7.16	\$8.52	\$9.88
	35-39	\$3.99	\$6.25	\$8.50	\$10.76	\$13.02	\$15.28
	40-44	\$5.54	\$9.34	\$13.14	\$16.94	\$20.75	\$24.55
	45-49	\$7.30	\$12.87	\$18.45	\$24.02	\$29.59	\$35.16
	50-54	\$9.79	\$17.85	\$25.92	\$33.98	\$42.04	\$50.10
	55-59	\$13.15	\$24.57	\$35.99	\$47.41	\$58.83	\$70.24
	60-64	\$18.38	\$35.04	\$51.69	\$68.34	\$85.00	\$101.65
	65-69	\$27.10	\$52.47	\$77.84	\$103.21	\$128.58	\$153.94
	70+	\$19.75	\$37.77	\$55.80	\$73.82	\$91.84	\$109.86
Spouse coverage	Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
	Under 30	\$2.54	\$3.34	\$4.15	\$4.95	\$5.75	\$6.56
	30-34	\$3.01	\$4.29	\$5.57	\$6.85	\$8.13	\$9.41
	35-39	\$3.89	\$6.05	\$8.20	\$10.36	\$12.52	\$14.68
	40-44	\$5.37	\$9.01	\$12.65	\$16.29	\$19.93	\$23.57
	45-49	\$7.34	\$12.95	\$18.56	\$24.17	\$29.78	\$35.39
	50-54	\$10.42	\$19.10	\$27.79	\$36.48	\$45.16	\$53.85
	55-59	\$14.39	\$27.04	\$39.69	\$52.35	\$65.00	\$77.66
	60-64	\$20.37	\$39.01	\$57.65	\$76.29	\$94.92	\$113.56
	65-69	\$27.83	\$53.92	\$80.02	\$106.11	\$132.21	\$158.30
	70+	\$20.66	\$39.59	\$58.52	\$77.45	\$96.38	\$115.31

Child coverage	\$5,000	\$10,000
	\$0.98	\$1.97

Rates are subject to change and increase with age.





Critical illness exclusions and limitations

General exclusions

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. 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 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) your participation in, or your attempt to commit, a crime, assault, felony, or any illegal activity, regardless of any legal proceedings thereto; (4) the use of alcohol, drugs, medications, poisons, gases, fumes or other substances taken, absorbed, inhaled, ingested or injected; (5) 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; (6) war or any act of war, whether declared or undeclared; or (7) your service in the armed forces or units auxiliary to it of any nation.

Additional limitations

- **Full benefit cancer:** The following cancers are not considered full benefit cancer and are excluded: (1) all tumors which are histologically described as benign, non-malignant, pre-malignant, borderline, low malignant potential, dysplasia (all grades), or intraepithelial neoplasia; (2) any lesion described as Ta by the AJCC Staging System or as carcinoma in-situ classified as (Tis) by the AJCC Staging System; (3) all non-melanoma skin cancers unless there are lymph node or distant metastases; (4) prostate cancer that is classified as T1 by the AJCC Staging System and has a Gleason Score that is less than or equal to 6, without lymph node or distant metastasis; (5) any melanoma that is less than or equal to 1.0 mm in Breslow thickness, without lymph node or distant metastasis; (6) early thyroid cancer that is classified as T1 by the AJCC Staging System and is less than or equal to 2 cm in diameter, without lymph node or distant metastasis.
- **Heart attack:** Angina and all other forms of acute coronary syndromes are not covered. The diagnosis must be made by a specialist, supported by all three (3) of the following criteria and be diagnostic of a new acute myocardial infarction: (1) Symptoms clinically accepted as consistent with the diagnosis of an acute myocardial infarction; (2) New characteristic electrocardiographic changes; and (3) The characteristic rise above laboratory accepted normal values of biochemical cardiac specific markers such as CK-MB or cardiac troponins.
- **Stroke:** The diagnosis must also be supported by findings on brain imaging and must be consistent with the diagnosis of a new stroke. The following are excluded: (1) transient ischemic attacks (TIA) or reversible ischemic neurologic deficit (RIND); (2) brain damage due to an accident or injury; (3) disorders of the blood vessels affecting the eye including infarction of the optic nerve or retina; (4) ischemic disorders of the peripheral vestibular system; (5) asymptomatic silent stroke found on imaging.
- **Major organ failure:** A specialist must state that the insured needs a transplant of the mentioned organs and the insured is included on an official USA transplant waiting list such as the United Network for Organ Sharing (UNOS) or the National Marrow Donor Program (NMDP). The transplant must be deemed necessary by a specialist to treat organ failure in the insured. If an insured is on the UNOS list for a combined transplant (example: heart and lung), a single benefit will be paid. The following are not covered: (1) transplant of any other organs, tissues or cells; (2) registration on an official USA transplant waiting list as a donor.
- **Kidney failure:** Permanent regular renal dialysis or kidney transplant must be deemed medically necessary by a specialist. Acute reversible kidney failure that only needs temporary renal dialysis is not covered.
- **Partial benefit cancer:** The following cancers are excluded: (1) all tumors which are histologically described as benign, non-malignant, pre-malignant, borderline, low malignant potential, dysplasia (all grades) or intraepithelial neoplasia; (2) non-melanoma skin cancer; (3) carcinoma in-situ of the skin; (4) melanoma in-situ.
- **Coronary artery disease needing surgery or angioplasty:** A specialist must report that the insured requires surgical intervention on the coronary artery(s) following clinically accepted cardiovascular surgery guidelines, either for prognostic benefit or for symptomatic coronary artery disease that cannot be adequately managed on optimal medical therapy. Diagnostic coronary angiography is not considered a 'surgical intervention' under this definition and it is specifically excluded. Group Critical Illness Insurance is underwritten by Securian Life Insurance Company.

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 Financial Group. This is a summary of plan provisions related to the insurance policy issued by Securian Life. 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. Product availability and features may vary by state.

Group Critical Illness Insurance is issued by Securian Life Insurance Company, a New York authorized insurer headquartered in Saint Paul, MN. Product availability and features may vary by state.



Accident insurance

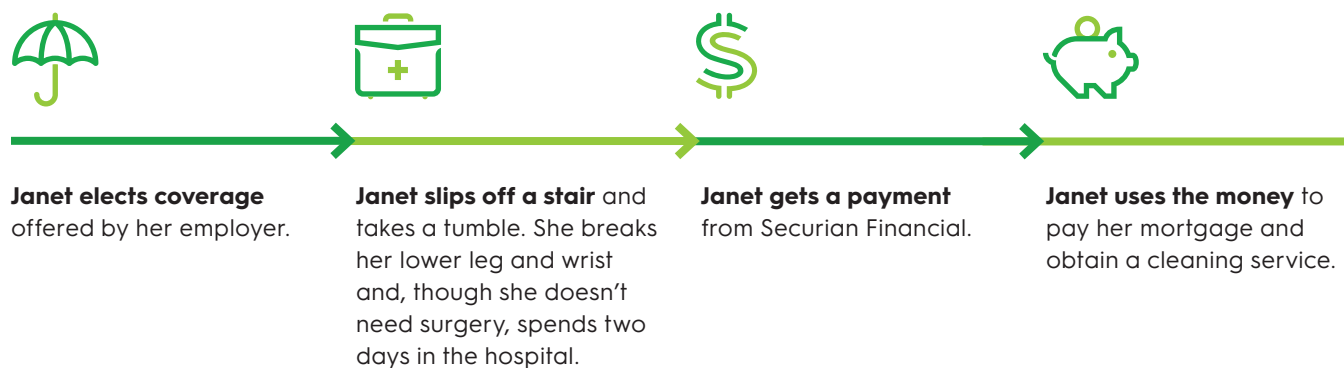
Don't let an accident hurt more than it should

We all know an accident can happen at any time, but what you may not think about are all the costs that come along with an accident. Group accident insurance can help cover those costs so your personal finances don't take a big hit.

If you experience an accidental injury covered in the policy, you can get a payout to use any way you wish to help cover deductibles, out-of-pocket medical costs or everyday living expenses.

How it works

Here's an example of how Securian Financial's accident insurance works based on the employee enrolling in the plan.





When, not if

Accidents are more common than you may think.

Top five causes of nonfatal injury:¹

1. A fall
2. Overexertion
3. Struck by/against object
4. Motor vehicle occupant
5. Cut/pierced

Almost one-third of all injuries in childhood are sports related.²

Potential out-of-pocket costs for an accident are growing, including insurance co-pays and deductibles.³

¹ Among U.S. adults 35-54, National Center for Injury Prevention and Control, 2016

² National SAFEKIDS Campaign and American Academy of Pediatrics, 2017

³ National Safety Council, Injury Facts, 2016

Accident insurance benefits

This is an outline of the covered benefits available. The amount paid will depend on the number of benefits you qualify for, the care you receive, and the terms and conditions of the policy.

Injuries		
Benefit		Plan
Burn (varies based on % of body burned)	2nd degree 3rd degree	Up to \$1,500 Up to \$12,000
Child organized sports injury (child(ren) age live birth to 18)		\$50
Concussion		\$50
Dislocation (varies based on type of dislocation)	Surgical Non-surgical Partial	Up to \$3,600 Up to \$1,800 Up to \$450
Eye injury (varies based on type of fracture)	Removal of foreign object with surgery Without surgery	\$200 \$50
Fracture (surgical)	Surgical Non-surgical Chip fracture	Up to \$4,500 Up to \$2,250 Up to \$563
Lacerations	With stitches or staples W/out stitches or staples	\$300 \$75
Paralysis (varies based on type of paralysis)	Principal amount Quadriplegia (100%) Paraplegia (50%) Hemiplegia (50%) Uniplegia (25%)	\$20,000 \$20,000 \$10,000 \$10,000 \$5,000
Emergency care		
Ambulance	Ground or water Air	\$100 \$500
Blood, plasma or platelets		\$300
Emergency room treatment		\$150
Emergency dental	Crown Extraction	\$200 \$50
Initial physician's office visit		\$50
Hospital care		
Coma		\$7,500
Diagnostic testing		\$100
Hospital stay – initial benefit	Non-ICU ICU	\$750 \$1,500
Hospital stay – daily benefit	Non-ICU ICU	\$175 \$350
Spinal injection for pain management		\$100
Surgery		
Joint replacement of elbow, hip, knee or shoulder		\$750
Knee cartilage surgery	Open Arthroscopic	\$500 \$250
Ruptured disc		\$500
Skin graft	Percent of applicable burn benefit	50%
Tendon, ligament or rotator cuff	Open Open arthroscopic	\$500 \$250



Follow-up care		
Benefit		Plan
Adaptive home and vehicle		\$500
Appliances		\$150
Follow-up physician's office visit		\$25
Prosthetics	One Two or more	\$500 \$1,000
Rehabilitative therapy (inpatient)		\$150 per day
Rehabilitative therapy (outpatient)		\$250 lump sum
Transportation		\$400 per visit
Support care		
Adult companion lodging		\$100 per day
Family care		\$20 per day
Accidental death & dismemberment		
Coverage amount	Employee Spouse Child(ren)	\$30,000 \$30,000 \$7,500
Dismemberment (varies based on type of dismemberment)	Employee Spouse Child(ren)	Up to \$30,000 Up to \$30,000 Up to \$7,500
Public transportation (common carrier)		2x AD&D benefit

Accident insurance coverage options and rates

Coverage type	Monthly premium per employee
	Benefit plan
Employee only	\$9.09
Employee and spouse	\$19.59
Employee and child	\$20.71
Employee and family	\$33.92

Rates are subject to change.

Enrollment information

- Enrollment is necessary.
- Premium contributions are necessary
- Employee must elect coverage in order to elect spouse or child coverage
- Spouse cannot receive coverage as both an employee and dependent; a child cannot be covered by more than one parent
- Children are eligible from live birth to age 26
 - Child organized sports injury: Children are eligible from live birth to age 18

Additional features and options

No health questions. All coverage is guaranteed all the time.

Take your coverage with you. If you leave your employer and you are still eligible for accident insurance benefits, you can continue coverage until age 70 by paying premiums directly to Securian Financial (subject to policy's terms).

Multiple payout. More than one benefit payment may be payable for a single covered accident.

Benefit amount. Dependents receive the same benefit amounts as employees.

Health and wellness benefit

- \$50 included for employees and spouses for up to 32 specific wellness screenings, including annual physical exam
- Benefit is paid regardless of the result of any screening
- Maximum of one health and wellness benefit payment per insured per year, with no limit to the number of years an insured can receive a health and wellness benefit

Accident insurance exclusions and limitations

Benefits will be payable upon proof that the injury or loss was the result of a covered accident. Benefits are never payable for an accident, injury or loss that is caused directly or indirectly by, results in whole or in part from or during, or 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) your participation in, or your attempt to commit a crime, assault, felony, or any illegal activity, regardless of any legal proceedings thereto; (4) the use of alcohol; (5) the use of prescription drugs, non-prescription drugs, illegal drugs, medications, poisons, gases, fumes or other substances taken, absorbed, inhaled, ingested or injected; or (6) 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; (7) war or any act of war, whether declared or undeclared; (8) bodily or mental infirmity, illness or disease; (9) infection, other than infection occurring simultaneously with, and as a direct and independent result of, the injury; (10) repetitive stress syndromes including but not limited to rotator cuff syndrome, bursitis, tendonitis, carpal tunnel syndrome, ulnar nerve syndrome, stress fractures, neuropathy, epicondylitis or neuritis; (11) medical or surgical treatment or diagnostic procedures including any resulting complications, or when the outcome is not as planned or expected, including claims of medical malpractice; (12) travel in or descent from any aircraft, except as a fare-paying passenger on a regularly-scheduled commercial flight on a licensed aircraft carrier; (13) participation in the following activities: scuba diving, bungee jumping, base jumping, hang gliding, sail gliding, parasailing, parakiting, or mountain climbing; (14) riding or driving in any motor-driven vehicle in a race, stunt show or speed test; (15) practicing or participating in any semi-professional or professional competitive athletics. Benefits are not payable for any care, treatment or diagnostic measures which were received outside of the United States or United States territory.

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; COBRA; Health Savings Account (HSA) laws, rules or regulations, any applicable tax laws, rules, or regulation; or any other applicable federal or state laws, rules, or regulation. Any questions regarding these topics should be directed to your legal and tax advisors.

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 Financial Group. This is a summary of plan provisions related to the insurance policy issued by Securian Life. 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.

Group accident insurance is issued by Securian Life Insurance Company, a New York authorized insurer headquartered in Saint Paul, MN. Product availability and features may vary by state.

This product is offered under policy form series 15-32400.

Hospital indemnity insurance

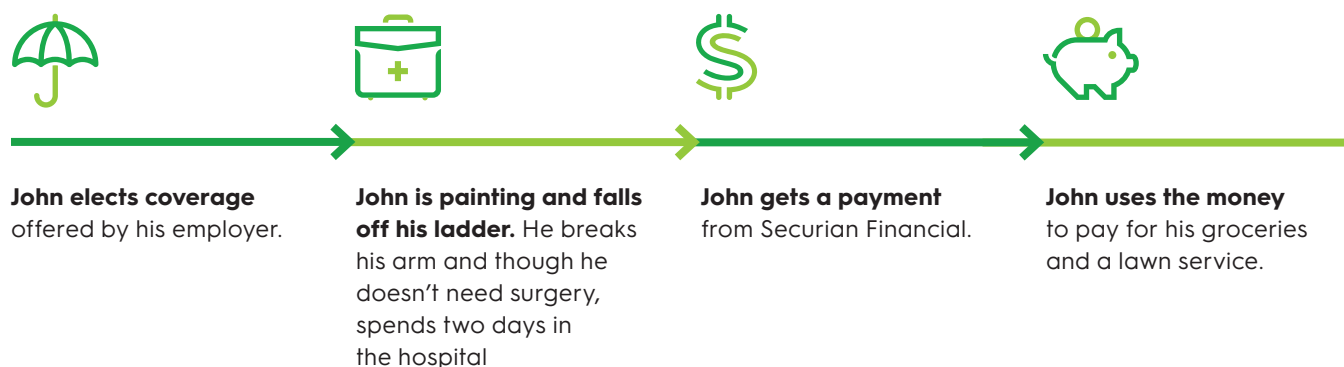
Keep your finances in good health

Hospitalization is a lot more common than people may realize. When it happens, it can be costly. Along with rising health care costs and deductibles, a hospital stay can mean lost wages and other unexpected bills.

Group hospital indemnity insurance provides a predetermined benefit for expenses related to a hospitalization. The payment is not dependent upon the hospital charges and is paid in addition to any other benefits the insured may receive. Hospital indemnity benefits can be used to help pay out-of-pocket expenses, as well as help with additional living expenses.

How it works

Here's an example of how Securian Financial's hospital indemnity insurance works based on the employee electing the plan.





**Unexpected,
but not unusual.
And too often,
can be a financial
roadblock.**

The average hospital cost per day in the U.S. is **\$5,220**.¹

The average length of a hospital stay in the U.S. is **5.5 days**.²

58% of consumers are concerned or very concerned about their ability to pay medical expenses. 6% say it's their largest financial concern.³

Hospital indemnity benefits

This is an outline of the covered benefits available. The amount paid will depend on the number of benefits you qualify for, the type of care, and the terms and conditions of the policy.

Covered benefits

Hospital stay

Initial benefit, non-ICU	\$500
Initial benefit, ICU	\$1,000
Daily benefit, non-ICU	\$200
Daily benefit, ICU	\$400

¹ International Federation of Health Plans, 2015 Comparative Price Report

² American Hospital Association Annual Survey, 2016

³ LIMRA, 2016 Insurance Barometer Study



Hospital indemnity coverage options and rates

Coverage type	Monthly premium per employee
Employee only	\$17.58
Employee and spouse	\$33.21
Employee and child	\$24.18
Employee and family	\$39.80

Rates are subject to change.

Enrollment information

- Enrollment is necessary
- Premium contributions are necessary
- Employee must elect coverage in order to elect spouse or child coverage
- Spouse cannot receive coverage as both an employee and dependent; a child cannot be covered by more than one parent
- Children are eligible from live birth to age 26

Additional features and options

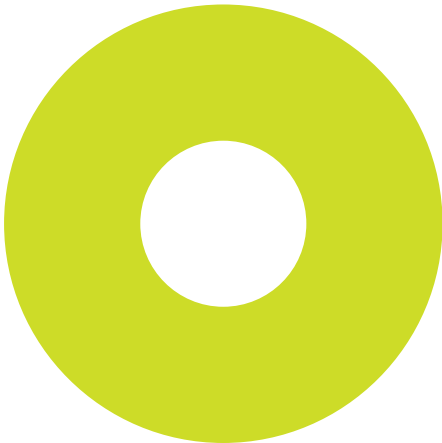
No health questions. All coverage is guaranteed all the time.

Take your coverage with you. If you leave your employer and you are still eligible for hospital indemnity insurance benefits, you can continue coverage for up to age 70 by paying premiums directly to Securian Financial (subject to policy's terms).

Benefit amount. Dependents receive the same benefit amounts as employees.

Health and Wellness Benefit

- \$50 included for employees and spouses for up to 32 specific wellness screenings, including annual physical exam
- Benefit is paid regardless of the result of any screening
- Maximum of one health and wellness benefit payment per insured per year, with no limit to the number of years an insured can receive a health and wellness benefit



Hospital indemnity exclusions and limitations

General exclusions and limitations

Benefits are never payable for an accident, injury or loss, or covered condition that it 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) your participation in, or your attempt to commit a crime, assault, felony, or any illegal activity, regardless of any legal proceedings thereto; (4) 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; (5) war or any act of war, whether declared or undeclared.

Group hospital indemnity - exclusions and limitations

In addition to the items listed under the general exclusions, benefits are never payable for an accident, injury or sickness that is caused directly or indirectly by, results in whole or in part from or during, or there is contribution from any of the following: (1) the use of alcohol; (2) the use of prescription drugs, non-prescription drugs, illegal drugs, medications, poisons, gases, fumes or other substances taken, absorbed, inhaled, ingested or injected; (3) bodily or mental infirmity, illness or disease; or (4) infection other than infection occurring simultaneously with, and as a direct and independent result of, the injury; or (5) repetitive stress syndromes including but not limited to rotator cuff syndrome, bursitis, tendonitis, carpal tunnel syndrome, ulnar nerve syndrome, stress fractures, neuropathy, epicondylitis or neuritis; or (6) complications resulting from medical or surgical treatment when the outcome is not as planned or expected, including claims of medical malpractices; or (7) travel in or descent from any aircraft, except as a fare-paying passenger on a regularly scheduled commercial flight on a licensed passenger aircraft carrier; or (8) participation in the following activities: scuba diving, bungee jumping, base jumping, hang gliding, sail gliding, parasailing, parakiting, or mountain climbing; or (9) riding or driving in any motor-driven vehicle in a race, stunt show or speed test; or (10) practicing for or participating in any semi-professional or professional competitive athletics.

Group hospital indemnity - additional limitations

Benefits are not payable for: 1) any confinement, care, treatment or diagnostic measures which were received outside of the United States or United States territory; 2a) reconstructive surgery, when the service is related to or follows surgery resulting from a covered accident or sickness, or b) a congenital disease or anomaly of a covered dependent child, or c) congenital defects in newborns.

*A hospital does not include a rehabilitation center, nursing home, rest home, extended-care facility, convalescent home, a treatment center for drug and/or alcohol addiction(s) or a treatment center for mental health disorders, even if such facilities are affiliated with or adjoined to a hospital.

This policy provides limited benefits, and has exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or discontinued. For further details, including product availability, contact your benefits department or Securian Financial Group.

This is a summary of plan provisions related to the insurance policy issued by Securian Life. 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.

Group hospital indemnity insurance is issued by Securian Life Insurance Company, a New York authorized insurer headquartered in Saint Paul, MN. Product availability and features may vary by state.

The product is offered under policy form series 15-32470.



Is group voluntary insurance right for you?

Issued by Securian Life Insurance Company
400 Robert Street North
St. Paul, MN 55101-2098

John Doe
Company
Address
City, State Zipcode

Learn more about these products and your insurance options by visiting Benefit Scout™, an online tool that provides step-by-step guidance and cost calculators in one convenient place. Visit LifeBenefits.com/visionworks to utilize the tool.

Questions – contact Securian Financial

855-750-1906

Why Securian Financial?

Your employer made a smart choice to offer group voluntary insurance from us.

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.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its affiliates.



lifebenefits.com

400 Robert Street North, St. Paul, MN 55101-2098
©2018 Securian Financial Group, Inc. All rights reserved.
F90638-2 Rev 10-2018 DOFU 10-2017
630731