

# 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, infertility 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 exams 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 of coverage for herself offered by Ardent.



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 groceries and her mortgage 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.

<b>Employee coverage</b>	<b>Spouse/domestic partner coverage</b>	<b>Child coverage</b>
<b>\$10,000, \$20,000, \$30,000</b>	100% of your elected coverage amount	50% of your elected coverage amount
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 the percentages listed below (if approved). Covered critical illness claims will be reviewed and must meet the definitions as defined in the policy.

<b>Covered condition</b>	<b>Initial occurrence benefit</b>	<b>Recurrence benefit</b>
ALS and other motor neuron disease	25%	N/A
Alzheimer's disease	25%	N/A
Aneurysm	25%	25%
Benign brain tumor	100%	100%
Blindness	100%	N/A
Cerebral palsy	100%	N/A
Coma	25%	25%
Coronary artery disease	25%	25%
COVID-19 (with 2-day hospital stay)	\$3,000	\$3,000
Cystic fibrosis	100%	N/A
End stage renal disease	100%	100%
Heart attack	100%	100%
Heart valve disease	25%	25%
Infertility	25%	N/A
Invasive cancer	100%	100%
Major organ failure	100%	100%
Multiple sclerosis	25%	N/A
Muscular dystrophy	100%	N/A
Non-invasive cancer	25%	25%
Occupational hepatitis	100%	100%
Occupational HIV	100%	N/A
Paralysis	100%	100%
Parkinson's disease	25%	N/A
Polio	100%	N/A
Sepsis	25%	25%
Sickle cell anemia	100%	N/A
Skin cancer	\$250	N/A
Stroke	100%	100%

Coverage may vary by state. See your plan documents for more information.

# Monthly cost of coverage

## Employee-paid coverage

\$10,000 coverage	Monthly premium per employee - Non-tobacco				Monthly premium per employee - Tobacco			
	EE	EE + SP/DP	EE + CH	EE + FAM	EE	EE + SP/DP	EE + CH	EE + FAM
Age								
Under 30	\$2.56	\$3.99	\$3.29	\$4.72	\$3.25	\$5.11	\$3.94	\$5.85
30 - 39	4.07	6.28	5.07	7.28	5.76	8.88	6.76	9.88
40 - 49	9.40	13.78	10.88	15.25	14.21	21.02	15.73	22.53
50 - 59	19.72	28.64	21.80	30.72	34.19	50.09	36.14	52.13
60 - 69	37.44	54.86	40.34	57.81	68.08	100.49	70.98	103.39
70 - 79	88.10	131.95	92.82	136.72	169.56	256.06	174.29	260.82
80+	88.10	139.10	91.56	142.57	171.08	267.76	174.55	271.22

\$20,000 coverage	Monthly premium per employee - Non-tobacco				Monthly premium per employee - Tobacco			
	EE	EE + SP/DP	EE + CH	EE + FAM	EE	EE + SP/DP	EE + CH	EE + FAM
Age								
Under 30	\$5.12	\$7.98	\$6.58	\$9.44	\$6.50	\$10.22	\$7.88	\$11.70
30 - 39	8.14	12.56	10.14	14.56	11.52	17.76	13.52	19.76
40 - 49	18.80	27.56	21.76	30.50	28.42	42.04	31.46	45.06
50 - 59	39.44	57.28	43.60	61.44	68.38	100.18	72.28	104.26
60 - 69	74.88	109.72	80.68	115.62	136.16	200.98	141.96	206.78
70 - 79	176.20	263.90	185.64	273.44	339.12	512.12	348.58	521.64
80+	176.20	278.20	183.12	285.14	342.16	535.52	349.10	542.44

\$30,000 coverage	Monthly premium per employee - Non-tobacco				Monthly premium per employee - Tobacco			
	EE	EE + SP/DP	EE + CH	EE + FAM	EE	EE + SP/DP	EE + CH	EE + FAM
Age								
Under 30	\$7.68	\$11.97	\$9.87	\$14.16	\$9.75	\$15.33	\$11.82	\$17.55
30 - 39	12.21	18.84	15.21	21.84	17.28	26.64	20.28	29.64
40 - 49	28.20	41.34	32.64	45.75	42.63	63.06	47.19	67.59
50 - 59	59.16	85.92	65.40	92.16	102.57	150.27	108.42	156.39
60 - 69	112.32	164.58	121.02	173.43	204.24	301.47	212.94	310.17
70 - 79	264.30	395.85	278.46	410.16	508.68	768.18	522.87	782.46
80+	264.30	417.30	274.68	427.71	513.24	803.28	523.65	813.66

Rates are subject to change.

### KEY

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



## Get paid \$50 for 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. 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](http://Lifebenefits.com).

# When to enroll and how to file a claim

## When can you enroll?

### You can enroll:

- Within 31 days of initial eligibility period
- During your annual enrollment window
- Within 31 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

Go to: [www.getardentbenefits.com/enroll](http://www.getardentbenefits.com/enroll)

## How to file a critical illness claim

### Information needed to initiate the claim

#### Employee

- Personal information will be pre-filled in the submission
- Date of event

#### Spouse/domestic partner 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](http://LifeBenefits.com) and log in.

- **User ID:** ARDH followed by your 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 it and any additional information by returning to [LifeBenefits.com](http://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 Ardent?

If you leave Ardent 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 and part-time employees, working at minimum of 20 hours per week
- 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 Ardent.

## What is the recurrence benefit?

It provides an additional benefit payment after a benefit separation period of 1 month, 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/ardent-insurance](https://securian.com/ardent-insurance)

## Critical illness exclusions and limitations

### 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. intentionally self-inflicted injury, self-destruction, or autoeroticism, whether sane or insane;
2. suicide or attempted suicide, whether sane or insane;
3. the insured's commission of, or attempt to commit, a felony, or to which a contributing cause was the insured's being engaged in an illegal occupation;
4. the insured's use of alcohol;
5. the insured's use of prescription drugs, non-prescription drugs, illegal drugs, medications, poisons, gases, fumes, or other substances intentionally 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;
6. 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
7. war or any act of war, whether declared or undeclared.

### 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 AHS Management Company, Inc. 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. Insurance products are issued by Securian Life Insurance Company, a New York authorized insurer. The company is headquartered in St. Paul, MN. Securian Life is solely responsible for the financial obligations under the policies or contracts it issues.

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