

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 Modine 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.*

✓ Employee critical illness insurance election: \$30,000	Benefit
Heart attack	\$30,000
Securian Financial pays you:	\$30,000

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


Prepared for:



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 and/or children
- ✓ Recurrence benefit for eligible conditions

Your critical illness insurance plan

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

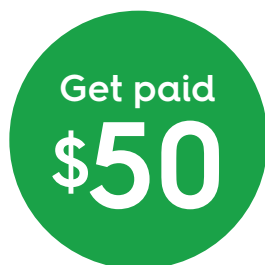
Covered critical illnesses

The following conditions are covered at 100 percent (if approved), unless otherwise noted. Covered critical illness claims will be reviewed and must meet the definitions as defined in the policy.

- Addison's disease (25%)
- ALS
- Alzheimer's disease (25%)
- Bacterial meningitis (25%)
- Benign brain tumor
- Blindness
- Coma (25%)
- Coronary artery disease needing surgery (25%)
- COVID-19 disease of specified severity (5-day hospital stay) (25%)
- Creutzfeldt-Jakob disease (25%)
- Full benefit cancer
- Heart attack
- Infection encephalitis (25%)
- Kidney failure
- Legionnaires' disease (25%)
- Loss of hearing
- Loss of speech
- Major organ failure
- Multiple sclerosis (25%)
- Myasthenia gravis (25%)
- Necrotizing fasciitis (25%)
- Paralysis
- Parkinson's disease (25%)
- Partial benefit cancer (25%)
- Poliomyelitis (25%)
- Rabies (25%)
- Stroke
- Systemic lupus erythematosus (25%)
- Systemic sclerosis (25%)

Child Conditions:

- Cerebral palsy
- Cleft lip or cleft palate needing surgery
- Cystic fibrosis
- Down syndrome
- Muscular dystrophy
- Sickle cell anemia
- Spina bifida
- Type 1 juvenile diabetes (prior to age 26)



for 32+ different 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.

Monthly cost of coverage

Employee paid coverage

\$15,000 of coverage

Monthly premium per employee

Age	Employee	Employee + spouse	Employee + child	Employee + family
Under 30	\$5.11	\$9.77	\$6.63	\$11.37
30-34	6.56	12.51	8.21	14.25
35-39	8.30	15.77	10.08	17.68
40-44	11.07	20.97	13.07	23.16
45-49	15.58	29.45	17.95	32.08
50-54	21.95	41.42	24.84	44.70
55-59	30.66	57.78	34.25	61.92
60-64	42.84	80.68	47.42	86.04
65-69	60.67	114.17	66.68	121.30
70+	91.26	171.65	99.74	181.83

\$30,000 of coverage

Monthly premium per employee

Age	Employee	Employee + spouse	Employee + child	Employee + family
Under 30	\$8.55	\$16.23	\$10.32	\$18.14
30-34	11.39	21.57	13.39	23.76
35-39	14.77	27.93	17.05	30.46
40-44	20.18	38.10	22.90	41.17
45-49	28.99	54.64	32.42	58.59
50-54	41.44	78.03	45.87	83.22
55-59	58.43	109.97	64.24	116.86
60-64	82.23	154.69	89.97	163.95
65-69	117.04	220.09	127.58	232.82
70+	176.77	332.32	192.14	351.00

Rates are guaranteed until January 1, 2027, and increase with age.

Employee coverage

Spouse coverage

Child coverage

\$15,000 or \$30,000

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




100% of your elected coverage amount

50% of your elected coverage amount

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 period
-  During your annual enrollment window
-  Within 30 days of a qualified family status change

To enroll go to

mymodine.bswift.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 about your coverages, contact the Benefits HelpLine at **262-619-8200**.

Need some guidance on how much coverage you need?

Use Securian Financial's online benefits-decision tool, Benefit Scout®. By answering a few simple questions about your family and finances, you can determine the coverage that meets your needs and budget.

Visit LifeBenefits.com/modine

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 Modine?

A If you leave Modine 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.

Q Who is eligible for coverage?

- A
- You – all active employees working 32 or more hours per week.
 - Spouse 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 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 Modine.

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](https://www.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.

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.

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 full benefit cancer, heart attack, stroke and major organ failure. Additional eligible conditions that pay 25 percent of the coverage amount upon recurrence is partial benefit cancer. 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.

Exclusions and limitations

Exclusions and limitations vary by state. For your state's specific exclusions and limitations, please refer to your certificate of insurance.

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 participation in, or 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;
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?

Yes.

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.



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 Modine's benefit program is a smart and cost-effective way to protect you from life's unplanned events.

This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to Modine Manufacturing Company Inc. 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 14-32000.

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.



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[securian.com](https://www.securian.com)

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