

Understanding your supplemental health plans

REQUIRED LEGAL NOTICE FOR HOSPITAL INDEMNITY INSURANCE ONLY

IMPORTANT: This is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care. The payment you get isn't based on the size of your medical bill. There might be a limit on how much this policy will pay each year. This policy isn't a substitute for comprehensive health insurance. Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

Visit [HealthCare.gov](https://www.healthcare.gov) or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options. To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments." If you have this policy through your job, or a family member's job, contact the employer.

Prepare for life's twists and turns



Securian Financial offers you supplemental health insurance. Learn how they can help you on page 2 of this document.

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.

Understanding your supplemental health plans





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What is 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 on or after the effective date of coverage, you can get a payout to use any way you wish to cover deductibles, out-of-pocket medical costs or everyday living expenses.



What is 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 on or after the effective date of coverage. 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.



What is 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 on or after the effective date of coverage. 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.



Health and wellness benefit

When you're enrolled in accident and/or critical illness insurance, you have a \$50 health and wellness benefit! You, your spouse and your child(ren), if enrolled, are eligible for this benefit for several types of wellness screenings, including an annual physical exam. There is a maximum of one health and wellness benefit payment per insured, per year.

Accident insurance

Provides a lump-sum cash payment after an accident 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

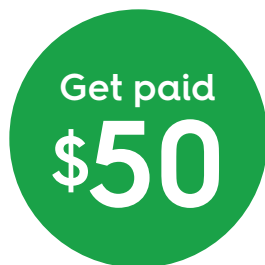


Accident insurance claim example

Natalie is a full-time Modine employee who enrolled herself and family in the premium accident insurance plan during open enrollment. Ten months later, Natalie's spouse (Roberto) changes a light bulb using a ladder. When he reaches for the light bulb, the ladder slips on the floor causing him to fall. Roberto is taken to the hospital via ground ambulance and receives the care below as a result of his accident. The cash benefits received from the example can be used to help with everyday expenses or medical costs.*

✓ Accident insurance	Benefit*
Broken lower leg (surgical)	\$3,000
Broken wrist (non-surgical)	\$900
Emergency room treatment	\$300
Ambulance (ground)	\$300
Hospital stay (2 days - non ICU)	\$1,400
Securian Financial pays you:	\$5,900

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



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 accident insurance.

Key benefits of accident insurance

- ✓ **\$50 health and wellness benefit payable annually**
- ✓ No medical questions or health exam
- ✓ Covers your spouse and/or children
- ✓ 24-hour coverage

Your accident insurance plan



Cash payment in the event of a covered injury.

Covered benefits	Basic plan or Premium plan	
Cash benefits paid per accident.		
Burns (2nd degree)		
Varies based on percent of body burned	Up to \$250	Up to \$750
Burns (3rd degree)		
Varies based on percent of body burned	Up to \$2,500	Up to \$7,500
Skin graft	50% of burn benefit	50% of burn benefit
Child organized sports injury		
Live birth to age 18	\$100	\$300
Concussion	\$100	\$300
Dislocation (surgical)		
Hip/Thigh	\$3,000	\$6,000
Knee	\$2,250	\$4,500
Foot	\$1,200	\$2,400
Ankle	\$1,200	\$2,400
Hand	\$600	\$1,200
Wrist	\$900	\$1,800
Lower jaw	\$600	\$1,200
Shoulder	\$900	\$1,800
Collarbone	\$600	\$1,200
Ribs	\$600	\$1,200
Elbow	\$600	\$1,200
Finger	\$450	\$900
Toe	\$300	\$600
Non-surgical	50% of surgical benefit	50% of surgical benefit
Partial dislocation	25% of non-surgical benefit	25% of non-surgical benefit
Eye injury		
With surgery	\$100	\$300
Removal of foreign object	\$25	\$75
Paralysis		
Quadriplegia	\$15,000	\$30,000
Paraplegia	\$7,500	\$15,000
Hemiplegia	\$7,500	\$15,000
Uniplegia	\$3,750	\$7,500

Covered benefits	Basic plan or Premium plan	
Traumatic brain injury	\$100	\$300
Fracture (surgical)		
Skull - depressed	\$4,500	\$9,000
Hip/Thigh	\$3,000	\$6,000
Skull - non-depressed	\$3,000	\$6,000
Pelvis	\$2,250	\$4,500
Sternum	\$2,250	\$4,500
Vertebral body	\$1,500	\$3,000
Lower leg	\$1,500	\$3,000
Shoulder blade	\$1,500	\$3,000
Upper arm	\$1,050	\$2,100
Facial excluding lower jaw	\$1,050	\$2,100
Foot	\$750	\$1,500
Ankle	\$750	\$1,500
Kneecap	\$750	\$1,500
Forearm	\$750	\$1,500
Hand or wrist (except fingers)	\$900	\$1,800
Lower jaw	\$750	\$1,500
Ribs	\$750	\$1,500
Vertebral processes	\$600	\$1,200
Collarbone	\$450	\$900
Coccyx	\$450	\$900
Finger	\$450	\$900
Toe	\$300	\$600
Nose	\$300	\$600
Non-surgical	50% of surgical benefit	50% of surgical benefit
Chip fracture	25% of non-surgical benefit	25% of non-surgical benefit
Laceration		
With stitches or staples	\$200	\$600
Without stitches or staples	\$50	\$150

Accident insurance covered benefits continued

Emergency Care

Ambulance		
Ground or water	\$150	\$300
Air	\$750	\$1,500
Blood, plasma or platelets transfusion	\$300	\$600
Emergency dental		
Crown	\$150	\$300
Extraction	\$50	\$100
Emergency room treatment	\$150	\$300
Initial physician's office visit	\$50	\$100

Hospital care

Coma	\$1,000	\$3,000
X-Ray	\$50	\$100
Diagnostic testing	\$100	\$200
Hospital stay - Initial benefit		
Non-ICU	\$500	\$1,000
ICU	\$1,000	\$2,000
Hospital stay - Daily benefit		
Non-ICU	\$100	\$200
ICU	\$200	\$400
Spinal Injection for Pain Management	\$25	\$75
Surgical anesthesia		
General	\$50	\$150
Regional	\$25	\$75

Surgery

Abdominal or pelvic	\$1,000	\$2,000
Cranial surgery	\$1,000	\$2,000
Thoracic surgery	\$1,000	\$2,000
Joint replacement- elbow, hip, knee, shoulder	\$500	\$1,000
Knee cartilage		
Open	\$500	\$1,000
Arthroscopic	\$250	\$500
Ruptured disc	\$500	\$1,000
Tendon, ligament or rotator cuff		
Open	\$500	\$1,000
Arthroscopic	\$250	\$500

Follow-up care

Adaptive home and vehicle	\$1,500	\$2,500
Appliances	\$50	\$200
Follow-up physician's office visit	\$50 (up to 6 visits per accident)	\$100 (up to 6 visits per accident)
Prosthetics		
One	\$500	\$1,000
Two or more	\$1,000	\$2,000
Post-traumatic stress disorder	\$100	\$300
Rehabilitative therapy		
Inpatient	\$50 per day (up to 30 days)	\$100 per day (up to 30 days)
Outpatient	\$50 per day (up to 10 sessions)	\$75 per day (up to 10 sessions)
Transportation	\$300 per visit	\$500 per visit

Support care

Adult companion lodging	\$75 per day	\$150 per day
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Product availability and features may vary by state.

Monthly cost of coverage

	Basic plan	Premium plan
Employee only	\$5.17	\$9.02
Employee and spouse	\$8.59	\$14.40
Employee and child	\$9.56	\$17.03
Employee and family	\$13.95	\$24.48

Rates are guaranteed until January 1, 2027.

Critical illness insurance

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

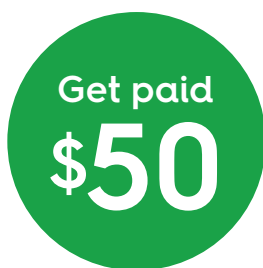
Mary is a full-time Modine employee who enrolled her spouse and children in critical illness insurance during open enrollment. Several months later, Mary had a heart attack while mowing the backyard. Mary is sidelined from work for several months while she focuses on recovery. Mary uses her critical 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.

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



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.

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)

Product availability and features may vary by state.

Monthly cost of coverage

Employee paid coverage

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

\$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.

Hospital indemnity insurance

Provides a lump-sum cash payment after each day spent in a hospital 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



Hospital indemnity insurance claim example

You enroll in the hospital indemnity insurance premium plan. After your coverage is effective, you give birth to a child and spend two days in the hospital (non-ICU).

✓ Hospital indemnity	Benefit*
Initial benefit (non-ICU)	\$1,000
Hospital stay, daily benefit (non-ICU) 2 days	\$400
Newborn routine stay, 2 days	\$200
Securian Financial pays you:	\$1,600

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

Key benefits of hospital indemnity insurance

- ✓ All coverage is guaranteed when initially eligible, during annual enrollment periods and after a family status change
- ✓ Covers your spouse and/or children
- ✓ No medical questions or health exam
- ✓ Includes pregnancy coverage and proactive labor and delivery benefit



Your hospital indemnity insurance plan

 Cash payment to help you offset hospitalization expenses.

Benefits		Basic plan	Premium plan
Hospital stay or admission – initial benefit (sickness or accident)	Non-ICU	\$500	\$1,000
	ICU	\$1,000	\$2,000
Hospital stay – daily benefit (sickness or accident)	Non-ICU	\$100	\$200
	ICU	\$200	\$400
Drug and/or alcohol treatment (inpatient)		\$50 per day	\$100 per day
Mental health treatment (inpatient)		\$50 per day	\$100 per day
Newborn routine stay	Pays Day 1	\$50 per day	\$100 per day
Outpatient mental health diagnostic screening		\$100	\$200

Product availability and features may vary by state.

Monthly cost of coverage

	Basic plan	Premium plan
Employee only	\$9.54	\$19.08
Employee + spouse	\$19.70	\$39.39
Employee + child	\$13.12	\$26.24
Employee + family	\$24.11	\$48.22

Rates are guaranteed until January 1, 2027.

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

Supplemental health plan 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



How to file a supplemental health plan claim

If coverage is in force and you need to initiate a new accident, critical illness, hospital indemnity or health and wellness claim, here is some helpful information.

Information needed to initiate the claim

- Insured's full name
- Date of birth
- Address
- Employer name
- Employee Social Security number
- Date of incident
- Cause of incident

Want to file your claim online?

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

If you have medical records supporting your claim, you may securely upload them with your claim notification. If you do not have documents available at time of submission, the examiner will request within the packet.

Want to file your claim over the phone?

Contact Securian Financial's claims department at **1-800-328-9442**.



Frequently asked questions

Q Is accident, critical illness and hospital indemnity insurance worth it?

A Definitely. That's because many families discover coverage gaps when the unexpected happens. Of course, everyone's financial situation is different. But these benefits can help ensure you're protected when life throws a curve ball – adding an extra layer of financial protection to the health insurance you already have.

Q Can I take these benefits 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 30 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 I have to be enrolled in my employer's health insurance plan to participate in these benefits?

A No. Accident, critical illness and hospital indemnity insurance are independent elections from your health insurance plans through Modine.

Q Do the benefit payouts have to be used a certain way?

A Accident, critical illness and hospital indemnity 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 accident, critical illness and hospital indemnity insurance coverage anytime?

A You can only elect this 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

Accident insurance

Q Where can I find specific coverage details and what qualifies as an accident?

A You can find all policy details in your certificate of insurance. An accident is defined in the policy as an act or event that is:

1. unintended, unexpected and unforeseen; and
2. directly results in bodily injury to the insured.

Q Is there a limit to the number of benefit payments I can receive for the same covered benefit?

A Some covered benefits include limitations on the number of benefit payments payable per insured per covered accident and per year. For example, diagnostic testing is limited to one payment per insured, per covered accident. Additional information about injury benefits is in your certificate of insurance.

Q Is there a limit to the number of separate benefits I can qualify for per accident?

A There is no limit on the number of separate benefits you can qualify for as a result of the same covered accident. In addition, there are no lifetime benefit maximums.

Q Is there a limit to the number of accidents that may qualify for a benefit in a year?

A There's no limit to the number of accidents that can qualify for a benefit. However, some benefits included in the policy have limits on the number of benefits that can be paid on a per-accident or per-year basis, which varies by the covered condition. For example, a concussion is limited to one payment per insured, per covered accident, and per calendar year. Additional information about injury benefits is in your certificate of insurance.

Critical illness insurance

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.

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.

Hospital indemnity insurance

Q If I'm currently pregnant, will this childbirth be covered?

A Yes. In fact, you can submit a claim when you reach 36 weeks of pregnancy. You will need to provide proof of pregnancy and gestation and a signed statement that you're planning a hospital birth. You'll then receive payment on the initial stay benefit plus three additional days. You can expect payment within five days of submitting your proof.

If you are in the hospital more than three days, you may be eligible to submit an additional claim. If you require a stay in the ICU, you may be eligible to receive additional payments once you submit documentation on your stay.

Exclusions and limitations

Accident insurance

Are there any other exclusions that apply?

In no event will we pay benefits where the insured's accident, injury or loss 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. an insured's participation in, or attempt to commit, a crime, assault, felony, or any illegal activity, regardless of any legal proceedings thereto;
4. bodily or mental infirmity, illness, disease, or infection, other than infection occurring simultaneously with, and as a direct and independent result of, the injury;
5. the use of alcohol;
6. the use of prescription drugs, non-prescription drugs, illegal drugs, medications, 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;
8. 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;
9. travel in or descent from any aircraft, except as a fare-paying passenger on a regularly scheduled commercial flight on a licensed passenger aircraft;
10. war or any act of war, whether declared or undeclared;
11. participation in the following activities: scuba diving, bungee jumping, base jumping, hang gliding, sail gliding, parasailing, parakiting, or mountain climbing;
12. riding or driving in any motor-driven vehicle in a race, stunt show or speed test;
13. practicing for or participating in any semi-professional or professional competitive athletics; or
14. 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.

Are there any additional limitations that apply?

Yes. 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 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. Group accident insurance is issued by Securian Life Insurance Company, a New York authorized insurer headquartered in St. Paul, MN.

Product availability and features may vary by state. This product is offered under policy form series 15-32400.

This policy provides limited benefits. This policy has exclusions, limitations, terms under which the policy may be continued in force or discontinued. 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.

Critical illness 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.

Product availability and features may vary by state. Some states may refer to this product as specified disease insurance.

Products are offered under policy form series 14-32000.

Group critical illness insurance is issued by Securian Life Insurance Company, a New York authorized insurer headquartered in St. Paul, MN.

This policy provides limited benefits. This policy has exclusions, limitations, reduction of benefits and 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.

Hospital indemnity insurance

What are the exclusions that apply in the event of a sickness, accident or injury?

In no event will we pay benefits where the insured's accident, injury or sickness 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; or
2. suicide or attempted suicide, whether sane or insane; or
3. your participation in, or your attempt to commit, a crime, assault, felony, or any illegal activity, regardless of any legal proceedings thereto; or
4. the use of alcohol [(this exclusion does not apply to the drug and/or alcohol treatment (inpatient) benefit and the mental health treatment (inpatient) benefit)]; or
5. the use of prescription drugs, non-prescription drugs, illegal drugs, medications, poisons, gases, fumes or other substances taken, absorbed, inhaled, ingested or injected [(this exclusion does not apply to the drug and/or alcohol treatment (inpatient) benefit and the mental health treatment (inpatient) benefit)]; or
6. war or any act of war, whether declared or undeclared; or
7. dental or plastic surgery for cosmetic purposes except when due to: a) 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; or
8. a newborn child's routine nursing or routine well baby care during the initial confinement in a hospital. (this exclusion does not apply to the newborn routine stay benefit).

What additional exclusions apply in the event of an accident or injury?

In no event will we pay benefits where the insured's accident or injury 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. 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; or
2. bodily or mental infirmity, sickness; or
3. infection, other than infection occurring simultaneously with, and as a direct and independent result of, the injury; or
4. 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
5. participation in the following activities: scuba diving, bungee jumping, base jumping, hang gliding, sail gliding, parasailing, parakiting, or mountain climbing; or
6. riding or driving in any motor-driven vehicle in a race, stunt show or speed test; or
7. resulting complications from medical or surgical treatment or diagnostic procedures when the outcome is not as planned or expected, including claims of medical malpractice; or
8. practicing for or participating in any semi-professional or professional competitive athletics.

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