



[Group term life and accidental death  
and dismemberment (AD&D) insurance  
Critical illness insurance  
Accident insurance  
Hospital indemnity insurance]  
Issued by [Minnesota Securian] Life  
Insurance Company



## Great job!

You made it through [open/annual] enrollment — and chose the benefits and coverage that fit the needs of you and your family.

[Take time to understand your benefits to get the most out of any life insurance or accident, critical illness and hospital indemnity insurance you chose.]

## Connect the dots on your [accident, critical illness and hospital indemnity] insurance benefits

If you elected [accident insurance, critical illness insurance and/or hospital indemnity insurance], get a full circle view of your illness and injury benefits and understand the important role of this coverage.

[\[Coverage Connector URL\]](#)

# Review or name your life insurance beneficiary

To ensure any claim is paid according to your wishes and without delay, please be sure to specifically name a beneficiary and keep it up to date as life progresses.

[\[LifeBenefits.com\]](#)

**User ID:** prefix followed by your employee ID number

**Initial password:** Your 8-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.

[\[Beneficiary management site URL\]](#)

[Any applicable log-in directions/credentials]

## Why choose a beneficiary?

Read this article to better understand the importance of naming a beneficiary: "Naming a beneficiary: What you need to know".

[View article](#)



PREPARE  
PROTECT  
SECURE

Connect with us



## [HOSPITAL INDEMNITY INSURANCE LEGAL NOTICE

**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](#) 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) under "Insurance Departments." If you have this policy through your job, or a family member's job, contact the employer.]

---

Benefits are not payable for any care, treatment or diagnostic measures which were received outside of the United States or a United States territory.

**Limitations and exclusions apply.** Accident insurance, critical illness insurance and hospital indemnity insurance policies have 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.

Accident insurance, critical illness insurance and hospital indemnity insurance product availability and features may vary by state. Some states may refer to critical illness insurance as specified disease insurance. Accident insurance, critical illness insurance and hospital indemnity insurance is issued by Securian Life Insurance Company, a New York authorized insurer headquartered in St. Paul, MN.

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. Products are offered under policy form series accident insurance [PFS#], critical illness insurance [PFS#] and hospital indemnity insurance [PFS#].

This information is related to the insurance policy issued by [Minnesota Securian] Life Insurance Company to [Client long name]. The company is headquartered in St. Paul, MN. Product availability and features may vary by state. All elections or increases are subject to the actively-at-work requirement of the policy. Products are offered under policy form series [PFS#]. 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.

View this email as a [web page](#).

If you received this message in error or do not want to receive any more email from us, please visit our [profile center](#). We respect your privacy. We will not release your email address for any reason.

**Securian Financial Group, Inc.**  
[securian.com](https://www.securian.com)

400 Robert Street North, St. Paul, MN 55101-2098  
©2023 Securian Financial Group, Inc. All rights reserved.

F103119-8 5-2023 DOFU 5-2023  
2836129