

# 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, critical illness insurance is a cost-effective way to help with the expenses above and beyond what your health insurance plan already covers.

### Key benefits

- Examples of critical illnesses include heart attack, stroke, cancer, type 1 diabetes, autism and others
- Cash payments paid directly to you to use for medical and non-medical expenses
- No health exam or questions required to purchase critical illness insurance
- No exclusions for pre-existing health conditions, but covered diagnoses must occur after the coverage effective date
- \$50 health and wellness benefit available to everyone insured for completing an eligible health screening, including an annual exam
- May be paid again when the same critical illness occurs after a stated separation period



### Here's an example of how it works\*



**Jill elects** coverage for herself from the plan offered by Chevron.



**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 child care 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>\$20,000</b>	50% of your coverage amount	50% of your 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>
Addison's disease	25%	
Alzheimer's disease	100%	
Amyotrophic lateral sclerosis (ALS)	100%	
Aneurysm	10%	10%
Autism spectrum disorder	\$3,000	
Bacterial meningitis	25%	25%
Benign brain tumor	100%	100%
Blindness	100%	
Cerebral palsy	100%	
Cleft lip	100%	
Coma (7-day hospital stay)	100%	100%
Coronary artery disease needing surgery	50%	50%
COVID-19 disease of specified severity (5-day hospital stay)	25%	
Creutzfeldt-Jakob disease	25%	
Cystic fibrosis	100%	
Diphtheria	25%	25%
Down syndrome	100%	
End stage renal disease	100%	100%
Gaucher disease	100%	
Glycogen storage disease	100%	
Heart attack	100%	100%
Huntington's disease	25%	
Infectious encephalitis	25%	25%
Invasive cancer	100%	100%
Legionnaires' disease	25%	25%
Loss of hearing	100%	
Loss of speech	100%	
Major organ failure	100%	100%
Malaria	25%	25%
Metastatic cancer	25%	

## Covered critical illnesses continued

Covered condition	Initial occurrence benefit	Recurrence benefit
Multiple sclerosis	100%	
Muscular dystrophy	100%	
Myasthenia gravis	25%	
Necrotizing fasciitis	25%	25%
Niemann-Pick disease	100%	
Non-invasive cancer	50%	50%
Osteomyelitis	25%	25%
Paralysis	100%	100%
Parkinson's disease	100%	
Phenylalanine hydroxylase deficiency	100%	
Poliomyelitis	25%	
Pompe disease	100%	
Rabies	25%	
Severe burns	100%	100%
Severe Lyme disease	25%	
Sickle cell anemia	100%	
Skin cancer	5%	5%
Spina bifida	100%	
Stroke	100%	100%
Sudden cardiac arrest	100%	100%
Systemic lupus erythematosus	25%	
Systemic sclerosis	25%	
Tay-Sachs	100%	
Tetanus	25%	25%
Transient ischemic attacks	10%	10%
Tuberculosis	25%	25%
Type 1 diabetes	100%	
Zellweger syndrome	100%	



### 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. You are eligible for a payment even if your health plan already covers this routine preventive care.

To file a health and wellness claim, go to [LifeBenefits.com](https://LifeBenefits.com).

# Monthly cost of coverage

## Employee-paid coverage

**\$20,000**

Age	EE	EE + SP	EE + CH	EE + FAM
Under 26	\$5.61	\$8.13	\$5.61	\$8.13
26-30	7.92	11.44	7.92	11.44
31-35	9.44	13.72	9.44	13.72
36-40	12.53	18.36	12.53	18.36
44-45	15.22	22.39	15.22	22.39
46-50	18.31	27.03	18.31	27.03
51-55	28.85	42.84	28.85	42.84
56-60	28.44	42.23	28.44	42.23
61-65	58.34	87.07	58.34	87.07
66 & Over	102.44	153.22	102.44	153.22

Rates are subject to change.

### KEY

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

# When to enroll and how to file a claim

## When can you enroll?

You can enroll:

- Within 31 days of initial eligibility period (new hire, rehire, newly eligible for benefits)
- During your [open enrollment](#) window
- Within 31 days of a qualifying life event (birth, marriage, divorce, etc.)

It's quick and easy to enroll without answering health questions or a doctor's exam.

## How to enroll

Visit the Chevron BenefitConnect website at [hr2.chevron.com/benefitconnect](https://hr2.chevron.com/benefitconnect)

## How to file a critical illness benefit claim

It's easy to file a critical illness claim and receive the benefits you're entitled to.

You can use payments any way you choose to cover costs such as copays, deductibles, child care and more.

## Information needed to initiate the claim

### Employee

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

### Spouse or child

- Insured's full name
- Address
- Date of birth
- Date of event

## How to submit the claim

File a claim on the Securian Financial website [LifeBenefits.com](https://LifeBenefits.com). 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 them and any additional information by returning to [LifeBenefits.com](https://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 Chevron?

If you leave Chevron 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 U.S.-payroll employees
- Spouse/domestic partner if employee coverage is elected
- Your child(ren) from live birth to age 26 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 Chevron.

Residents of some states may be required to have medical insurance in order to be eligible for coverage.

## 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/chevron-insurance](https://securian.com/chevron-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 from any of the following:

1. self-inflicted injury or self-destruction, while sane;
2. the insured's commission of a felony;
3. the insured's voluntary use of prescription drugs, non-prescription drugs, illegal drugs, medications, poisons, gases, fumes, or other substances 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;
4. 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
5. war or any act of war (not including acts of terrorism), 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 Chevron Corporation. 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 23-32606.42 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.

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