

Basic/voluntary group 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

- Examples of critical illnesses include heart attack, stroke, cancer, infertility, autism 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 exam 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 \$10,000 amount of coverage for herself from the plan offered by Bimbo Bakeries USA.



A year later she suffers a heart attack (as defined in the policy). She recovers fully.



Jill submits a claim and gets a \$10,000 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.

Basic, employer-paid critical illness insurance

If you're enrolled in the Standard or Enhanced HSA plan, Bimbo Bakeries supplies employee-only basic critical illness coverage of \$3,000. This is provided to you at no additional cost.

Voluntary critical illness insurance

Employee coverage	Spouse coverage	Child coverage
\$10,000, \$20,000	100% of your elected coverage amount	25% of your elected coverage amount
In order to elect spouse 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.

Covered condition	Initial occurrence benefit	Recurrence benefit
Addison's disease	100%	
Alzheimer's disease	100%	
Amyotrophic lateral sclerosis (ALS) and other motor neuron disease	100%	
Aneurysm	10%	10%
Autism spectrum disorder	50%	
Bacterial meningitis	25%	25%
Benign brain tumor	50%	50%
Blindness	100%	
Cerebral palsy	100%	
Cleft lip or cleft palate needing surgery	100%	
Coma	100%	100%
Coronary artery disease needing surgery	25%	25%
COVID-19 disease of specified severity (5-day hospital stay)	25%	25%
Cystic fibrosis	100%	
Diphtheria	25%	25%
End stage renal disease	100%	100%
Gaucher disease, type II or III	100%	
Heart attack	100%	100%
Huntington's disease	50%	
Infectious encephalitis	25%	25%
Infertility	10%	
Invasive cancer	100%	100%
Legionnaires' disease	25%	25%
Loss of hearing	100%	
Loss of speech	100%	

Covered critical illnesses continued

Covered condition	Initial occurrence benefit	Recurrence benefit
Major organ failure	100%	100%
Malaria	25%	25%
Multiple sclerosis	100%	
Muscular dystrophy	100%	
Myasthenia gravis	100%	
Necrotizing fasciitis	25%	25%
Niemann-Pick disease	100%	
Non-invasive cancer	25%	25%
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%
Systemic lupus erythematosus	25%	
Systemic sclerosis	25%	
Tay-Sachs disease	100%	
Tetanus	25%	25%
Transient ischemic attacks (TIA)	10%	10%
Tuberculosis	25%	25%
Type 1 diabetes	100%	
Zellweger syndrome	100%	

Monthly cost of coverage

Your cost for voluntary coverage will be deducted after taxes on a per paycheck basis. Below are monthly rates.

Employee-paid coverage

\$10,000					Monthly premium per employee - Tobacco			
Monthly premium per employee - Non-tobacco								
Age	EE	SP	EE + CH	EE + FAM	EE	SP	EE + CH	EE + FAM
Under 25	\$0.70	\$1.34	\$0.90	\$1.43	\$0.72	\$1.39	\$0.93	\$1.47
25-29	0.95	1.93	1.15	1.96	1.15	2.29	1.35	2.28
30-34	1.45	3.05	1.65	2.97	2.04	4.21	2.24	4.01
35-39	2.61	5.32	2.81	5.01	4.25	8.50	4.45	7.88
40-44	4.46	9.04	4.67	8.36	8.30	16.37	8.50	14.96
45-49	7.09	14.04	7.29	12.86	14.17	27.33	14.37	24.82
50-54	11.27	21.19	11.48	19.30	23.17	42.38	23.37	38.37
55-59	16.82	30.32	17.03	27.51	35.02	61.68	35.22	55.73
60-64	24.35	43.58	24.55	39.45	51.96	91.17	52.17	82.28
65-69	38.98	68.19	39.18	61.60	83.91	144.32	84.12	130.11
70-74	48.68	90.84	48.89	81.98	99.42	183.15	99.62	165.06
75 and over	60.39	113.58	60.59	102.44	110.36	205.88	110.56	185.52

\$20,000					Monthly premium per employee - Tobacco			
Monthly premium per employee - Non-tobacco								
Age	EE	SP	EE + CH	EE + FAM	EE	SP	EE + CH	EE + FAM
Under 25	\$1.40	\$2.68	\$1.81	\$2.86	\$1.45	\$2.78	\$1.85	\$2.95
25-29	1.90	3.85	2.30	3.92	2.30	4.57	2.70	4.57
30-34	2.90	6.10	3.31	5.93	4.07	8.41	4.48	8.02
35-39	5.22	10.65	5.62	10.03	8.50	17.01	8.91	15.76
40-44	8.93	18.09	9.33	16.73	16.60	32.74	17.01	29.91
45-49	14.18	28.09	14.58	25.73	28.34	54.65	28.75	49.64
50-54	22.55	42.38	22.95	38.59	46.34	84.76	46.74	76.73
55-59	33.65	60.64	34.05	55.03	70.04	123.35	70.44	111.47
60-64	48.70	87.16	49.11	78.89	103.93	182.35	104.33	164.56
65-69	77.96	136.39	78.36	123.20	167.83	288.63	168.23	260.22
70-74	97.37	181.68	97.77	163.96	198.84	366.30	199.24	330.11
75+	120.78	227.15	121.19	204.88	220.71	411.76	221.12	371.03

Rates are subject to change.

Tobacco use is defined by the use of tobacco products (including cigarettes, e-cigarettes, pipes, cigars, snuff or chewing tobacco) in the last 12 months, prior to coverage effective date.

KEY

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
- 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

To enroll go to mybbubenefits.com

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

- | | |
|-----------------------|-----------------------------------|
| • Insured's full name | • Employer name |
| • Date of birth | • Employee Social Security number |
| • Address | • Date of event |

How to submit the claim

Go to 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 documentation is required, you may securely upload the information with your claim.

If you do not have the necessary documents available at the time of submission, the claims examiner will request them from you.

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 Bimbo Bakeries USA?

If you leave Bimbo Bakeries USA for any reason, including retirement, you can elect to port your coverage and pay premiums directly to Securian Financial until the age of 70. 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 in the United States at the employees' normal place of business
- Employees on non-medical leave of absence ARE eligible to enroll in coverage
- Spouse if employee coverage is elected
- Your child(ren) from live birth to age 26 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 Bimbo Bakeries USA.

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/bimbo-bakeries-insurance.

Critical illness exclusions and limitations

Are there any other exclusions that apply?

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 or self-destruction, whether sane or insane;
2. the insured's commission 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.

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

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 Bimbo Bakeries USA 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 23-32606.37 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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