securian FINANCIAL®

Insurance products issued by:
Securian Life Insurance Company

How to file a supplemental health claim on behalf of a deceased Clorox employee

The Clorox Company

This guide provides steps for filing a supplemental health claim (accident, critical illness or hospital indemnity) on behalf of a deceased Clorox employee.

Confirming if the employee had coverage

To determine if the employee was enrolled in one or more supplemental health benefit plans, please contact **People@clorox.com**.

Understanding supplemental health benefits

Supplemental health benefits provide financial support beyond traditional medical insurance. These benefits pay cash directly to the insured or their estate and can be used to cover income interruptions, household expenses, medical and/or non-medical expenses. You can learn more about each plan at **one.securian.com/Clorox**. Here's an overview of what these supplemental health benefits cover:

Accident insurance

Provides cash payments for accidental injuries that require emergency care, hospitalization and follow-up treatment

Critical illness insurance

Pays a lump-sum benefit upon diagnosis of a covered condition such as heart attack, stroke, cancer or organ failure

Hospital indemnity insurance

Provides admission and fixed daily benefits for hospital stays (up to the first 30 days)

Next steps

1. Who can file

- Only the executor or administrator of the deceased employee's estate can file a supplemental health claim. Proof of authority is required (Letters Testamentary or Letters of Administration) along with the death certificate

2. How to file a claim

- Call Securian's claims call center at 1-888-658-0193
- Or submit electronically at **securian.com/benefits**

During the filing process, Securian may ask clarifying questions and outline any additional documentation needed based on the type of claim.

3. Required information and documents

- Insured's full name, date of birth, Social Security number, address, and date of the accident, diagnosis or hospital stay
- Letters Testamentary or Letters of Administration (proof of estate authority)
- Death certificate
- Estate's banking information for direct deposit or mailing address for check issuance

Claim-type specific documentation

Accident claims: Medical documentation regarding the injury, follow-up doctor visits and hospitalization, if applicable
Critical illness claims: Diagnosis confirmation (including dates) and Attending Physician Statement (APS)
Hospital indemnity claims: Itemized hospital bill or discharge documents

4. Filing timeline

- Claims should be filed within 90 days of the accident, diagnosis or hospital stay, but will be accepted up to one year if there is a reasonable delay. Submitting promptly helps ensure a smoother review process and faster payment to the estate

5. What happens after submission

- Securian will review the submission and contact the claimant if additional documents or clarification are needed. Review times vary depending on claim complexity. If you have questions about the status of the claim, you may contact Securian. Once the claim is approved, payment will be released to the estate

Checklist for filing a claim

- ☐ Contact People@clorox.com to confirm supplemental coverage
- ☐ Identify the executor/administrator of the estate
- ☐ Gather required documents: death certificate, proof of authority and estate payment information
- ☐ Collect claim-type specific documentation
- ☐ File the claim via phone or online
- ☐ Monitor for follow-up requests from Securian

Accident insurance, critical illness insurance and hospital indemnity insurance. Limitations and exclusions apply. 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. This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company. 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.

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 financial obligations under the policies or contracts it issues.

Products are offered under policy form series 17-32525.4 (accident insurance), 18-32550.4 (critical illness insurance) and 19-32690.4 (hospital indemnity insurance).. Product availability and features may vary by state.

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.

securian FINANCIAL®

PREPARE
PROTECT
SECURE

securian.com

400 Robert Street North, St. Paul, MN 55101-2098
©2026 Securian Financial Group, Inc. All rights reserved.

F102079-37 Rev 7-2026 DOFU 3-2026
5226758