

**Assurity®**

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# The Assurity Solution

Group Accident Expense Insurance  
Group Hospital Indemnity Insurance  
Group Critical Illness Insurance



## Concerned about the high cost of medical care?

Employees now have the opportunity to protect themselves and their families from the financial impact of medical expenses resulting from **an accident, hospitalization or critical illness**. The coverage is provided through three of our popular worksite insurance products, offered in one convenient selling process – **all at affordable rates!**



**\$11,259**

Average hospital bill<sup>1</sup>

**4.5 days**

Average hospital stay<sup>1</sup>

**30.6 million**

visits to emergency rooms for unintentional injuries in 2014<sup>2</sup>

It's easy to imagine – an accident occurs, you end up in the emergency room and get slapped with a huge bill. **Group Accident Expense** insurance offers you peace of mind through affordable accident protection, paying you cash for those unexpected, out-of-pocket costs.

### Group Accident Expense Insurance Highlights

Benefit type	Benefit	Description
<b>Emergency Care</b>	Initial Treatment Benefit	Physician office, Urgent Care, Emergency Room or Telemedicine
	Ambulance Benefits	Air or Ground transportation
	Diagnostic Exams & X-Ray	For exams due to a covered accident
<b>Supportive Care</b>	Follow-up Treatment	Physician treatment following an accident
	Therapy Treatments	PT, Occupational, Speech, Chiropractor & Acupuncture
	Additional Benefits	Epidural pain management, Prescription meds, Medical supplies, Appliances, Prosthetic devices, Residence/Vehicle modification, Transportation & Lodging
<b>Specific Injury Care</b>	Specific Injury Benefits	Burns, Fractures, Dislocations and Lacerations, Coma, Paralysis, Post-Traumatic Stress Disorder, Concussions, Dental, Eye, Ear Injury & more
<b>Hospital Care</b>	Hospital Admission	Lump sum admission benefit
	Daily, ICU, Sub-ICU & Rehabilitation	Defined daily benefit
	Child Care	Benefit while the insured is hospitalized
<b>Surgical Care</b>	Specific Surgery Benefits	Tendon, Ligament, Rotator Cuff and Knee Cartilage, Ruptured Disc and Hernia, and other miscellaneous surgeries
<b>Preventative Care</b>	Routine Wellness Exams	Blood tests for Triglycerides, Cholesterol & Glucose, Annual Physical and Eye Exams, and Immunizations

**Also includes Accidental Death and Dismemberment benefits for all insureds!**

1. Agency for Healthcare Research and Quality (AHRQ). Healthcare Cost and Utilization Project (HCUP), National (Nationwide) Inpatient Samples (NIS) 2006-2015 (all available data as of 11/20/2017)

2. National Hospital Ambulatory Medical Care Survey: 2014 Emergency Department Summary Tables, Table 17.

It's something you never want to imagine – you or a loved one being diagnosed with cancer or suddenly experiencing a heart attack or stroke. **Group Critical Illness** insurance reduces the financial burden of a life-threatening illness by paying money directly to you, so you can focus on more important things – like getting well.

### Group Critical Illness Insurance Highlights

Guarantee Issue benefit: up to \$30,000 Spouse benefit is 50% of Employee benefit - Child(ren) benefit is 25% of Employee benefit		
Condition or illness		Percent of benefit paid
Heart Attack Stroke Cancer (Invasive) Kidney (Renal) Failure Major Organ Transplant	Advanced Alzheimer's Severe Burns Coma Paralysis Bone Marrow Transplant	Loss of Sight/Speech/Hearing Advanced Parkinson's Advanced ALS Benign Brain Tumor Occupational HIV
Multiple Sclerosis		100%
Coronary Bypass Surgery Loss of Independent Living	Sudden Cardiac Arrest	Cancer (Non-Invasive)
Angioplasty		Schizophrenia
Transient Ischemic Attack (TIA)		50%
Coronary Bypass Surgery Loss of Independent Living		25%
Angioplasty		Schizophrenia
Transient Ischemic Attack (TIA)		10%
Additional Benefits		Benefit
Skin Cancer - Flat benefit each calendar year		\$250
Reoccurrence Diagnosis Benefit - Second diagnosis after 12 months		100%
Return of Premium Upon Death - For death other than a covered condition		100%
Cardiopulmonary Rider - Additional heart and pulmonary benefits		According to schedule
Health Screening Rider - For specified screening tests conducted annually		\$50

With medical costs rising, **Group Hospital Indemnity** insurance can help cover expenses by paying benefits starting at admission for each day of hospital confinement – reducing out-of-pocket costs from unexpected expenses related to a hospital stay.

### Group Hospital Indemnity Insurance Highlights

Includes an initial lump sum benefit upon confinement and daily confinement benefits						
Increasing Lump Sum	1 Day	2 Days	3 Days	4 Days	5 Days	6+ Days
Lump-sum benefit paid based on the total days confined	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
Plan Design Example	Tier 1			Tier 2		
Hospital Admission Benefit	Increasing Lump Sum (see above)			Increasing Lump Sum (see above)		
Hospital Daily Confinement Pays a daily benefit for hospital confinement due to a covered sickness or injury for up to 30 days	\$100 per day			\$100 per day		
Hospital Daily ICU Pays a daily benefit for hospital confinement in an Intensive Care Unit for up to 10 days	–			\$200 per day		
Preventive Care Routine Wellness Exams	\$50 Max. twice per year per insured Max. four time per year per family			\$50 Max. twice per year per insured Max. four time per year per family		

## Limitations, Conditions and Exclusions

Group Critical Illness Policy/Certificate Form Nos. G H1715/G H1715C

Group Accident Expense Policy/Certificate Form Nos. G H1708/G H1708C

Group Hospital Indemnity Policy/Certificate Form Nos. G H1730/G H1730C and G H1731/G H1731C

**Actively Employed** – The employee must be actively employed to be eligible for coverage.

**Right to Examine and Cancel** – The contracts contain a 30-day free look period.

**Termination** – Coverage will terminate and no benefits will be payable under the certificate or any attached riders on the earliest of the following: the date policy terminates for any reason; when premiums are not paid by the end of the grace period; the date employee is no longer an employee, unless coverage is continued under the contract's portability provision; the date the primary insured's class is no longer eligible; the date Assurity receives written notice to terminate; or upon the employee's death. For Group Critical Illness and Group Hospital Indemnity, coverage will also terminate when the employee establishes residence in a foreign country.

### For Group Critical Illness:

**Pre-existing Condition** – Pre-existing condition means a covered sickness or physical condition for which, during the 12 months (for ID, 6 months) before the issue date, an insured person received medical consultation, diagnosis, advice or treatment from a physician or had taken prescribed medication. Assurity will not pay benefits for a critical illness that is caused by a pre-existing condition unless the date of diagnosis is after the certificate has been in force for 12 months from the issue date.

**Waiting Period** – The contract may contain a waiting period. Waiting period means the 30 days following the certificate issue date or ten days following the certificate's last reinstatement date. Assurity does not pay benefits for diagnoses or medical consultations that lead to diagnoses that occur within the waiting period.

**Elimination Period** – The contract may contain an elimination period. Elimination period means the number of consecutive days an insured person must be unable to perform two or more activities of daily living in order to be eligible for the loss of independent living benefit, if available. The elimination period begins after the waiting period.

**Reduced Benefit After Age 70** – The contract pays a reduced benefit after age 70, or three years from the certificate's issue date, whichever occurs later.

**Exclusions** – Assurity will not pay benefits for conditions that are caused by or are the result of any insured person: being exposed to war or any act of war, declared or undeclared; actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve, except during active duty training of less than 60 days; mental or emotional disorders, alcoholism and drug addiction; participation in a felony, riot or insurrections; engaging in an illegal occupation; intentionally self-inflicting an injury; or committing or attempting to commit suicide, while sane or insane.

### For Group Accident Expense:

**Exclusions** – Assurity will not pay benefits for losses that are caused by or are the result of any insured person(s): operating, learning to operate, or serving as a crew member of any aircraft; engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, mountain or rock climbing, B.A.S.E. jumping, sky diving or cave diving; riding in or driving any motor-driven vehicle in an organized race, stunt show or speed test; officiating, coaching, practicing for or participating in any semi-professional or professional competitive athletic contest for which any type of compensation or remuneration is received; having a sickness independent of the covered accident, including physical or mental infirmity (sickness means any illness, infection, disease or any other abnormal physical condition which is not caused by an Injury); being exposed to war or any act of war, declared or undeclared; actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve, except during active duty training of less than 60 days; suffering from a mental and nervous disorder (except for post-traumatic stress disorder as described in the certificate); being addicted to drugs or suffering from alcoholism; being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, including those prescribed by a physician that are misused; being intoxicated (as determined by the laws governing the operation of motor vehicles in the jurisdiction where loss occurs) or under the influence of an illegal substance or a narcotic (except for narcotics used as prescribed to the insured person by a physician); having cosmetic surgery or other elective procedures that are not medically necessary; having a hernia, except as paid under the hernia surgery benefit, if applicable; committing or attempting to commit a felony; being incarcerated in a penal institution or government detention facility; participating in a riot, insurrection or rebellion; driving any taxi for wage, compensation or profit; engaging in an illegal occupation; intentionally self-inflicting an Injury; or committing or attempting to commit suicide, while sane or insane. No benefits, except the initial accident treatment benefit, will be payable for services provided outside of the United States.

### For Group Hospital Indemnity:

**Pre-existing Condition** – Pre-existing condition means a covered sickness or physical condition for which, during the 12 months (for ID, 6 months) before the issue date, an insured person received medical consultation, diagnosis, advice or treatment from a physician or had taken prescribed medication. Assurity will not pay benefits concerning a pre-existing condition unless the certificate has been in force for 12 months from the issue date.

**Newborn Child Confinement** – Assurity will not pay benefits for a newborn child's confinement in a hospital, including any transfers to another hospital before such child is discharged to his or her home, unless the newborn child is confined to the hospital for treatment due to a covered sickness or injury sustained in a covered accident (if applicable).

**Exclusions** – Assurity will not pay benefits for losses that are caused by or the result of any insured person: having elective procedures that are not medically necessary; receiving services provided outside the United States; voluntarily inhaling gas; having cosmetic care, except medically necessary reconstructive surgery; being confined primarily for rest care or convalescent care; having a covered sickness or injury covered under Worker's Compensation, an Employer's Liability law or similar law; being born, unless the loss is the result of a covered sickness or injury; being pregnant, experiencing pregnancy related conditions (other than complications of pregnancy), giving birth or otherwise terminating pregnancy during the 10 month period immediately following the issue date; receiving routine newborn nursing or well baby care; operating, learning to operate, or serving as a crew member of any aircraft; engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, mountain or rock climbing, B.A.S.E. jumping, sky diving or cave diving; riding in or driving any motor-driven vehicle in an organized race, stunt show or speed test; officiating, coaching, practicing for or participating in any semi-professional or professional competitive athletic contest for which any type of compensation or remuneration is received; being exposed to war or any act of war, declared or undeclared; actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve, except during active duty training of less than 60 days; suffering from a mental and nervous disorder; being addicted to drugs or suffering from alcoholism; being intoxicated or under the influence of an illegal substance or a narcotic (except for narcotics used as prescribed to the insured person by a physician); having dental treatment except as the result of an injury; committing or attempting to commit a felony; being incarcerated in a penal institution or government detention facility; participating in a riot, insurrection or rebellion; engaging in an illegal occupation; intentionally self-inflicting an injury; or committing or attempting to commit suicide, while sane or insane.

Group Critical Illness, Group Accident Expense and Group Hospital Indemnity provide limited benefit coverage. They are not comprehensive major medical insurance and do not satisfy the requirement for minimum essential coverage under the Affordable Care Act (ACA). Coverage may not be appropriate for Medicaid recipients.

Conditions, limitations and exclusions may vary by state, and optional riders may contain additional conditions, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the contract, the terms of the contract prevail. See the contract for complete benefits descriptions and conditions, limitations and exclusions.

Group Critical Illness Policy/Certificate Form Nos. G H1715/G H1715C; Group Accident Expense Policy/Certificate Form Nos. G H1708/G H1708C; and Group Hospital Indemnity Policy/Certificate Form Nos. G H1730/G H1730C and G H1731/G H1731C underwritten by Assurity Life Insurance Company, Lincoln, NE. Not available in New York.

Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, New York. Product availability, features and rates may vary by state.

## A company you can count on . . .

Assurity has long lived our mission of helping people through difficult times, with a heritage dating back to 1890. As a mutual organization owned by our policyholders, we provide life insurance, disability and critical illness insurance, and voluntary employee benefits through independent brokers nationwide. Our unrelenting commitment to financial strength and stability has consistently earned us excellent industry ratings. Assurity is a certified B Corporation, demonstrating we meet rigorous standards of social and environmental responsibility.

The logo for Assurity, featuring the word "Assurity" in a bold, red, sans-serif font.