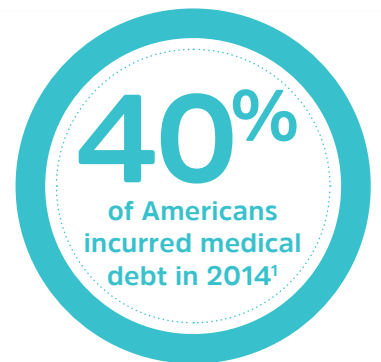




# Group Critical Illness Insurance Voluntary benefits to help cover critical illness expenses

Medical advancements are changing the name of the game when it comes to critical illnesses like cancer, stroke or heart attack, but the resulting bills can follow survivors long after they've proven victorious in their fight. **Medical debt is the number one source of personal bankruptcy filings in the U.S., and in 2014, an estimated 40% of Americans racked up debt resulting from a medical issue.<sup>1</sup>**



A critical illness policy can help alleviate financial worries by paying a lump-sum benefit when diagnosed with a covered illness or medical condition, helping offset costs of care and providing the freedom to choose treatment options.

## Advantages of Group Critical Illness Insurance

- Helps cover out-of-pocket expenses associated with a critical illness
- Benefit paid directly to insured person
- No networks, see any doctor
- Flexible plans can fit into a variety of budgets
- Guaranteed issue – no medical exams or tests to qualify
- No deductibles, copays or coinsurance
- HSA friendly<sup>2</sup>

### How it Works

- 1 Receive Diagnosis**  
You are diagnosed with a covered illness or condition
- 2 Submit a Claim**  
You submit a claim to Assurity
- 3 Get Paid**  
Assurity pays benefits directly to you based on the coverage selected

1. The Motley Fool, "This Is the No. 1 Reason Americans File for Bankruptcy." By Maurie Backman, May 1, 2017.  
2. Some optional riders may not be HSA-compatible. Employers and employees should consult their tax advisors.





## Helping people through difficult times

As a mutual organization, Assurity was founded on the simple concept of people coming together to support each other in moments of need. We continue our mission of helping people through difficult times by providing affordable insurance protection that is easy to understand and buy. Our financial stability has stood the test of time. It shows our commitment to be there when our customers need us. Owned by our policyholders, we conduct our business to serve only their best interests. Whether paying benefits, offering service with a human touch, giving back to our community, or practicing sustainable habits that provide for our planet, we embrace our capacity to improve lives. We all share in the future we create, and Assurity believes in using our business as a force for good.

Certified



Corporation

### Worksite Product Sales

800-276-7619  
Ext. 8964

### Customer Service

800-276-7619  
Ext. 4210

### Policy Services

800-869-0355  
Ext. 4279

### Find out more

[assurity.com](https://www.assurity.com)

NOT AVAILABLE IN NEW YORK.

Group Critical Illness insurance provides limited benefit coverage, is not a substitute for major medical insurance, and may not be appropriate for Medicaid recipients. It may contain reductions of benefits, 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 policy/certificate, the terms of the policy/certificate prevail. For complete benefits descriptions and conditions, see the policy/certificate.

Circular 230 Disclosure: Any U.S. tax information contained in this communication is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code, or (ii) promoting, marketing or recommending to another party any matters addressed herein.

Policy/Certificate Form Nos. G H1715 and G H1715C and Certificate Rider Form Nos. R G1716C, R G1717C, R G1718C, R G1719C, R G1720C, R G1721C and R G1722C underwritten by Assurity Life Insurance Company, Lincoln, NE.

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.