



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.**¹



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 friendly²

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.

Enrollment Firm:



Endorsed by:





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

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.

Enrollment Firm:



Endorsed by:





Group Critical Illness Insurance Benefits Tier 2

Assurity's Group Critical Illness insurance is an affordable HSA-friendly solution that pays a lump-sum benefit upon diagnosis of a covered critical illness, helping offset costs of care and providing the freedom to choose treatment options. This Group Critical Illness insurance plan includes the benefits listed in the schedule below for a covered critical illness or procedure.

Key features

- **Guaranteed issue** is available initially or at subsequent open enrollments – up to \$30,000 for employees; 50% for spouse benefit and 25% for dependent children/grandchildren benefit
- **Employee and family coverage** - Coverage is available for employees, plus their spouse/domestic partner, dependent children/grandchildren or the entire family
- A valuable **Health Screening Rider** is available, which provides payment for a number of common medical procedures for preventive care
- **Reoccurrence Diagnosis benefit** pays an additional lump-sum payment if a covered employee is diagnosed for a second time with a covered condition for which a benefit has already been paid; must be treatment and symptom free for 12 months between diagnoses
- **Waiver of Premium benefit** waives the renewal premium if a covered employee is totally disabled due to a critical illness where benefits are paid

Optional Riders

- Cardiopulmonary Rider** (HSA Compatible)
- Childhood Critical Illness Rider** (HSA Compatible)
- Genetic Screening Test Rider**
- Health Screening Rider** (HSA Compatible)
- Increasing Benefit Rider** (HSA Compatible)
- Specified Disease Rider** (HSA Compatible)

Covered Critical Illnesses

The table below shows the percentage of the benefit amount applicable to each critical illness. Benefits are payable for each different covered critical illness, if separated by 30 days. Diagnosis must be made or procedure performed by a physician. Other conditions for payment are detailed in the policy or rider certificate.

Heart Attack	100%
Coronary Artery Bypass Surgery	25%
Sudden Cardiac Arrest	25%
Angioplasty	10%
Stroke	100%
Invasive Cancer (30-day waiting period)	100%
Non-Invasive Cancer (30-day waiting period)	25%
Skin Cancer (30-day waiting period)	\$250
Kidney (Renal) Failure	100%
Major Organ Transplant	100%
Advanced Alzheimer's Disease	100%
Loss of Independent Living (30-day waiting period; loss of 2 ADLs for 180 days before benefit can be paid)	25%
Coma	100%
Paralysis	100%
Loss of Sight	100%
Loss of Speech	100%
Loss of Hearing	100%
Advanced Parkinson's Disease	100%
Benign Brain Tumor	100%
Occupational HIV	100%
Advanced ALS	100%
Severe Burns	100%
Bone Marrow Transplant	100%
Multiple Sclerosis	50%
Schizophrenia	10%
Transient Ischemic Attack (TIA)	10%

Other Features

50% Reduction in Benefits at Age 70	Optional
Return of Premium for Non-CI Death	Optional

Conditions, Exclusions and Limitations

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

Right to Cancel - The contract contains a 30-day free look period.

Termination - Coverage will terminate and no benefits will be payable on the earliest of the following: the date the policy terminates; when premiums are not paid by the end of the grace period; the date the employee is no longer an employee (portability available); the date the employee's class is no longer eligible; the date Assurity receives written notice to terminate; the date the employee establishes residence in a foreign country; or upon the employee's death.

Pre-existing Condition - Pre-existing condition means a sickness or physical condition for which, during the 12 months before the issue date, an insured person received medical consultation, diagnosis, advice or treatment from a physical 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.

Elimination Period - Elimination period means the 180 consecutive days an insured person must be unable to perform two or more activities of daily living. The elimination period begins after the waiting period.

Waiting Period - The 30 days following the certificate issue date or ten days following the certificate last reinstatement date. Assurity will not pay benefits for critical illnesses diagnosed during the waiting period.

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; being addicted to drugs or suffering from alcoholism; 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); committing or attempting to commit a felony; being incarcerated in a penal institution or government detention facility; engaging in an illegal occupation; intentionally self-inflicting an injury; or committing or attempting to commit suicide, while sane or insane.

Optional riders may contain additional conditions, limitations and exclusions.

Customer Service

800-276-7619 Ext. 4210

Find out more

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