

Hospital Indemnity Insurance



Coverage Over and Above Your Health Insurance Benefits

In the U.S., 31% of healthcare spending is associated with hospital treatment. Even with great health insurance, making the co-payments and deductibles can be a hardship. Studies show that the average patient will pay 23.6% of healthcare costs out of pocket. Hospital Indemnity Insurance can help by paying benefits starting at admission for each day of hospital confinement — reducing out-of-pocket costs related to unexpected hospital expenses.

- ⇒ Average hospital bill per patient = **\$11,259**
- ⇒ Average hospital stay = **<4.5 days**
- ⇒ Amount spent on out-of-pocket medical bills by those with health insurance who filed for bankruptcy = **\$17,749**

Hospital Indemnity Insurance can help fill some gaps in existing insurance plans. This plan pays over and above any other health insurance benefits with no deductibles or co-insurance.

Coverage Highlights	Descriptions																											
Hospital Indemnity (Form G H1731/G H1731C)	<p>Pays a benefit for the first hospital confinement in a calendar year for a covered sickness or injury sustained in a covered accident.</p> <table border="1"> <thead> <tr> <th></th> <th>Days 1-2</th> <th>Days 3-6</th> </tr> </thead> <tbody> <tr> <td>Hospital Indemnity Admission Amount</td> <td>\$500/day</td> <td>\$1000/day</td> </tr> </tbody> </table>		Days 1-2	Days 3-6	Hospital Indemnity Admission Amount	\$500/day	\$1000/day																					
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Preventative Care Rider (Form R G1740C)	<p>Pays a \$50 benefit up to twice per insured, four times total per family in a calendar year for preventative care services</p> <ul style="list-style-type: none"> • Annual physical exam • Blood glucose test • Routine eye exam • Blood screening test • Immunizations 																											
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1: The Price Ain't Right? Hospital Prices and Health Spending on the Privately Insured, The National Bureau of Economic Research, December 2015
 2: Insured patients' out-of-pocket costs high, AMA says, Todd Ackerman, Houston Chronicle, June 17, 2013.
 3: National Health Care Expense in the U.S. Civilian Non-institutionalized Population, 2008. Statistical Brief #301 (2010)
 4: http://www.cdc.gov/nchs/data/abus/abus09_InBrief.pdf #102 (2007) – Health, United States, 2009, U.S. Dept. of Health & Human Services, CDC & Prevention and the National Center for Health Statistics.
 5: The American Journal of Medicine, Medical Bankruptcy in the United States, 2007: Results of a National Study 2010.
 6. Agency for Healthcare Research and Quality (AHRQ), Healthcare Cost and Utilization Project (HUCP), National (Nationwide) Inpatient Samples (NIS) 2006-2015 (all available data as of 11/20/2017)

Group Hospital Indemnity Insurance (Policy Form G H1731/G H1731C)

Limitations, Conditions and Exclusions

The following represents some policy conditions, limitations and exclusions. For complete details of the coverage, please contact your agent, Assurity or ask to review the policy for more information. Provisions may vary by state.

GROUP HOSPITAL INDEMNITY INSURANCE PROVIDES LIMITED BENEFIT COVERAGE.

This insurance does not provide major medical coverage and does not satisfy the requirement for minimum essential coverage under the Affordable Care Act (ACA).

Availability of this product, and its benefits and premiums as presented, is subject to the approval of Assurity. Some applicants with pre-existing conditions may not be eligible for coverage. Product availability, features and rates may vary by state. All benefits, premiums, conditions, exclusions and limitations are governed by the actual contract as provided by Assurity, not this proposal. The following represents some coverage conditions, limitations and exclusions. For complete details of coverage, please contact your agent, Assurity or ask to review the policy.

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.

Pre-existing Condition - Assurity will not pay benefits concerning a pre-existing condition until after coverage has been in force for 12 months from the issue date. Pre-existing condition means a covered sickness or physical condition for which, during the 12 months before the issue date, the insured person received medical advice or treatment from a Physician.

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

Exclusions – Assurity will not pay benefits for losses that are caused by or are the result of an insured person's: receiving treatment by a Physician who is a member of an insured person's immediate family or business associate; having elective procedures that are not medically necessary (including but not limited to organ donation and elective sterilization; voluntarily inhaling gas; having cosmetic care, except when the hospital confinement is due to medically necessary reconstructive surgery; being confined primarily for rest care or convalescent care; having a covered sickness or injury covered under workers' 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 termination 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 under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, unless administered on the advice of a Physician; 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 dental treatment except as the result of an injury; having committed 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.

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.



Protection from Financially Threatening Medical Bills

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. 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.

Key Features

- ⇒ Employee and family coverage - Coverage is available for employees, plus their spouse/domestic partner and dependent children/grandchildren.
- ⇒ Waiver of Premium benefit waives the renewal premium if a covered employee is totally disabled due to a critical illness where benefits are paid
- ⇒ 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

Coverage Highlights	Descriptions																																																																
Skin Cancer Benefit	Pays a benefit of \$250 for a diagnosis of skin cancer. This benefit is payable once per insured person per calendar year.																																																																
Additional Diagnosis Benefit	Once benefits have been paid for a Critical Illness, this plan will pay benefits for each additional Critical Illness when the date of diagnosis is at least 30 days apart, and if the new Critical Illness is not caused or contributed to by a Critical Illness for which benefits have been paid. If an additional diagnosis is for a diagnosis of cancer, the insured person must also be in complete remission prior to the date of subsequent diagnosis.																																																																
Reoccurrence Diagnosis Benefit	Once benefits have been paid for a Critical Illness, this plan will pay benefits for that same Critical Illness up to one time per insured person per lifetime, if the insured person is symptom and treatment-free for a period of 12 consecutive months, and if the new Critical Illness is not caused or contributed to by a Critical Illness for which benefits have already been paid. If a subsequent diagnosis is for a diagnosis of cancer, the insured person must also be in complete remission prior to the date of subsequent diagnosis.																																																																
Waiver of Premium Benefit	Renewal premiums will be waived on the first premium due date after the insured person has been totally disabled for 90 days due to a critical illness for which benefits have been paid. Any premium paid during this period which became due after your total disability started will be refunded.																																																																
Health Screening Rider (Form R G1720C)	<p>Pays a benefit of \$50 per calendar year per insured person for a variety of services, some of which are listed below:</p> <ul style="list-style-type: none"> • Mammography • Breast Ultrasound • Biopsies for Various Types of Cancers • Pap smear • Chest x-ray • Blood Tests for Various Types of Cancers • Hemocult stool analysis • Colonoscopy • Stress Test (bicycle or treadmill) 																																																																
Covered Critical Illnesses- The amount payable is the percentage for each specific critical illness specified to the right multiplied by the selected benefit amount.	<table border="1"> <tbody> <tr><td>Heart Attack</td><td>100%</td></tr> <tr><td>Coronary Bypass Surgery</td><td>25%</td></tr> <tr><td>Sudden Cardiac Arrest</td><td>25%</td></tr> <tr><td>Angioplasty</td><td>10%</td></tr> <tr><td>Stroke</td><td>100%</td></tr> <tr><td>Invasive Cancer (30-day waiting period)</td><td>100%</td></tr> <tr><td>Non-Invasive Cancer (30-day waiting period)</td><td>25%</td></tr> <tr><td>Skin Cancer (30-day waiting period)</td><td>\$250</td></tr> <tr><td>Kidney (Renal) Failure</td><td>100%</td></tr> <tr><td>Major Organ Transplant</td><td>100%</td></tr> <tr><td>Advanced Alzheimer's Disease</td><td>100%</td></tr> <tr><td>Coma</td><td>100%</td></tr> <tr><td>Paralysis</td><td>100%</td></tr> <tr><td>Loss of Sight</td><td>100%</td></tr> <tr><td>Loss of Speech</td><td>100%</td></tr> <tr><td>Loss of Hearing</td><td>100%</td></tr> <tr><td>Advanced Parkinson's Disease</td><td>100%</td></tr> <tr><td>Multiple Sclerosis</td><td>50%</td></tr> <tr><td>Benign Brain Tumor</td><td>100%</td></tr> <tr><td>Severe Burns</td><td>100%</td></tr> <tr><td>Bone Marrow Transplant</td><td>100%</td></tr> <tr><td>Schizophrenia</td><td>10%</td></tr> <tr><td>Transient Ischemic Attack (TIA)</td><td>10%</td></tr> </tbody> </table>	Heart Attack	100%	Coronary 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%	Coma	100%	Paralysis	100%	Loss of Sight	100%	Loss of Speech	100%	Loss of Hearing	100%	Advanced Parkinson's Disease	100%	Multiple Sclerosis	50%	Benign Brain Tumor	100%	Severe Burns	100%	Bone Marrow Transplant	100%	Schizophrenia	10%	Transient Ischemic Attack (TIA)	10%																		
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1: The Motley Fool, "This is the No. 1 Reason Americans File for Bankruptcy." By Maurie Backman, May 1, 2017.



Group Critical Illness Insurance (Policy Form G H1715/G H1715C)

Limitations, Conditions and Exclusions

The following represents some coverage conditions, limitations and exclusions. For complete details of the coverage, please contact your agent, Assurity or ask to review the policy for more information. Provisions may vary by state.

GROUP CRITICAL ILLNESS INSURANCE PROVIDES LIMITED BENEFIT COVERAGE.

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 the earliest of the following: the date policy terminates for any reason; the date employee is no longer an employee (portability available); when premiums are not paid by the end of the grace period; the date Assurity receives written notice to terminate; when the employee establishes residence in a foreign country; or upon the employee's death.

Pre-existing Condition - Assurity will not pay benefits for a specified critical illness that is caused by a pre-existing condition unless the specified critical illness starts after coverage has been in force for 12 months from the issue date. Pre-existing condition means a sickness or physical condition for which, during the 12 months before the issue date, the insured person received medical advice or treatment from a physician.

Waiting Period - The benefits payable for Invasive Cancer, Non-Invasive Cancer, and Skin Cancer have a waiting period. There is no coverage for Invasive Cancer, Non-Invasive Cancer, or Skin Cancer, if an insured person initially incurred or was diagnosed with any of these coverages before the end of the waiting period.

Exclusions - Assurity will not pay benefits for losses that are caused by or are the result of any insured person(s): receiving treatment by a Physician who is a member of an Insured Person's immediate family or business associate; 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); commission of 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.

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Plan for the Unexpected

The average deductible for all covered workers rose from \$303 to \$1,077 between 2006 and 2015.

Key Features

- ⇒ Coverage is guaranteed issue; there are no medical exams or tests to take.
- ⇒ Employee and family coverage - Coverage is available for employees, plus their spouse/domestic partner and children.
- ⇒ Family-friendly benefits covering Child Organized Sports, Hospital Confinement-Child Care and Accidental Death-Children Education.

Emergency Care	TIER 1
Initial Accident Treatment One physician's office, urgent care or ER visit per accident	\$75 Physician Office/Urgent Care \$150 Emergency Room
Telemedicine Treatment	\$30
Ambulance Transport to or from hospital; one ground or air per accident	\$150 Ground / \$450 Air
X-Ray	\$150
Diagnostic Exams CT, CAT, MRI or EEG	\$75
Blood, Plasma or Platelets Processing or transfusion	\$450
Emergency Room Observation Unit Held in hospital, without admission, after ER treatment	\$37.50 Held 4-20 hours \$75 Held 20+ hours
Supportive Care	TIER 1
Payable only if Initial Accident Treatment or Telemedicine Treatment benefit was paid for the same injury	
Follow-up Treatment Two per accident	\$75
Physical, Occupational or Speech Therapy Six per accident	\$45
Medical Supplies Over-the-counter; Once per accident; Three per calendar year	\$7.50
Transportation For physician treatment 50+ miles from residence; up to three round trips per accident	\$150 Ground / \$375 Air
Lodging For companion accompanying an insured traveling 100+ miles from residence for treatment; up to 30 days per accident	\$150
Specific Injury Care	TIER 1
Burns Payable percent of benefit shown varies by degree of burn and percentage of body affected	\$750
Child Organized Sports Percentage of all other payable benefits for dependent child if injured during amateur organized athletic competition or supervised practice for such; up to \$1,000	10%
Concussion Not payable if traumatic brain injury benefit is paid	\$37.50
Dislocation Payable percent of benefit shown varies by joint or bone and degree of dislocation	\$3,000 Open Reduction \$1,500 Closed Reduction
Fracture Payable percent of benefit shown varies based on joint or bone, open or closed reduction, or chip	\$3,000 Open Reduction \$1,500 Closed Reduction
Poisoning	\$37.50

For additional plan details and coverages, please refer to the complete plan document
1: Kaiser Family Foundation 2015 Employer Health Benefits Survey.



1-800-869-0355 x 4484



www.assurity.com

Accident Expense Insurance



Hospital Care Daily benefits unless otherwise noted	TIER 1
Hospital Admission Once per accident, once per year	\$750
Hospital Confinement Up to 365 days per accident	\$150
Intensive Care Unit Up to 30 days per accident	\$300
Rehabilitation Unit Up to 30 days per accident; 60 days per calendar year	\$150
Surgical Care	TIER 1
Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery	\$750
Exploratory Surgery Diagnostic arthroscopic or laparoscopic and not payable if any other surgery benefit is paid	\$375
Miscellaneous Outpatient Surgery Requires anesthesia and not payable if any other surgery benefit is paid	\$150
Anesthesia Administered for a payable surgery benefit	\$150
Preventative Care Rider (Form R G1723C)	TIER 1
Wellness Benefits <ul style="list-style-type: none"> Blood screening for triglycerides, cholesterol, HDL, LDL or fasting blood glucose Annual physical exam or routine eye exam Immunizations Once per day, up to two per insured per calendar year; maximum of four for all insured persons combined per calendar year	\$25
Accidental Death and Dismemberment Rider (Form R G1712C)	TIER 1
Accidental Death and unless otherwise noted below 50% spouse/25% child; not payable if Accidental Death-Common Carrier benefit is paid	\$30,000
Accidental Death - Seatbelt Additional benefit if seatbelt in use; 50% spouse/25% child	\$7,500
Accidental Death – Common Carrier If fare-paying passenger on common carrier; 50% spouse/25% child	\$75,000
Accidental Death – Children Education Additional benefit for dependent children enrolled in post-secondary educational institution; one per accidental death, per qualifying dependent child	\$750
Accidental Dismemberment Percent of benefit shown varies by body part; 50% spouse/25% child	\$30,000

Monthly Premium Rates


Coverage	Rate
Employee	\$6.89
Employee and Legal Spouse	\$11.94
Employee and Child(ren)	\$14.38
Family	\$21.20

For additional plan details and coverages, please refer to the complete plan document



1-800-869-0355 x 4484



www.assurity.com 

Group Accident Expense Insurance (Policy Form G H1708/G H1708C)

Limitations, Conditions and Exclusions

The following represents some policy conditions, limitations and exclusions. For complete details of the coverage, please contact your agent, Assurity or ask to review the policy for more information. Provisions may vary by state.

GROUP ACCIDENT EXPENSE INSURANCE PROVIDES LIMITED BENEFIT COVERAGE.

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 the earliest of the following: the date policy terminates for any reason; the date employee is no longer an employee (portability available); when premiums are not paid by the end of the grace period; the date Assurity receives written notice to terminate; when the employee establishes residence in a foreign country; or upon the employee's death.

Exclusions - Assurity will not pay benefits for losses that are caused by or are the result of any insured person(s): receiving treatment by a Physician who is a member of an Insured Person's Immediate Family or business associate; 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 this 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, unless administered on the advice of a Physician; 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; commission of 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 additional plan details and coverages, please refer to the complete plan document