



## 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"> <li>• Mammography</li> <li>• Breast Ultrasound</li> <li>• Biopsies for Various Types of Cancers</li> <li>• Pap smear</li> <li>• Chest x-ray</li> <li>• Blood Tests for Various Types of Cancers</li> <li>• Hemocult stool analysis</li> <li>• Colonoscopy</li> <li>• Stress Test (bicycle or treadmill)</li> </ul>																																																																
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.

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.