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## **Assurity Critical Illness+ Plan**

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**Effective Date: October 1, 2010**

### **Critical Illness +**

- Pays a benefit to you when you're struck with a covered illness.
- "You need critical illness insurance — not because you're going to die — but because you are going to survive." — Dr. Marius Barnard, Father of critical illness insurance

### **Could it happen to you?**

Life can change in a heartbeat — an unanticipated critical illness could dramatically change your life. No one has immunity from life's risks.

Fortunately — if a critical illness like a heart attack, stroke or other serious illness strikes, you'll probably survive thanks to recent medical advances. But, recovery comes at a price. If you had to take an extended leave from your work or if you couldn't return to your job because of physical limitations, your bills would pile up while your income decreased.

### **Financial Impact...**

Nearly half (48 percent) of all U.S. bankruptcies are caused by soaring medical bills. According to a recent Harvard study, the average person who filed bankruptcy earned a middle-income salary and had health insurance but was financially crippled with out-of-pocket expenses for co-payments, deductibles and noncovered medical services.\*

### **The Critical Illness+ Solution**

Assurity at Work's Critical Illness+ Insurance can reduce the financial stress of a major illness by putting money directly into your pocket when you need it most. With the diagnosis of a covered illness, you receive a check for the benefit amount. The benefit is paid whether or not you're able to work — independent of any other health coverage. You choose how to spend the money, but many recipients pay down their home mortgage, clear up debt or supplement family income so that a care-giving spouse can be by their side.

### **Covered Illnesses**

- |  |   |
|--|---|
| • Heart Attack   | • Paralysis (other than from stroke)        |
| • Stroke   | • Severe Burns                              |
| • Heart Transplant (or combination transplant including heart) | • Loss of Independent Living                |
| • Coronary Bypass Surgery                                      | • Coma                                      |
| • Angioplasty  | • Occupational HIV                          |
| • Advanced Alzheimer's Disease                                 | • Major Organ Transplant (other than heart) |
| • Kidney (Renal) Failure                                       | • Cancer (optional rider)                   |

\*[www.law.harvard.edu/news](http://www.law.harvard.edu/news), Harvard University, Feb. 3, 2005

Compliance Code:

### **Critical Illness+ Highlights...**

- Lump-sum benefits available from \$5,000 to \$50,000!
- Multiple benefits — up to double the maximum benefit — are paid if you suffer from the category 1 and category 2
- Loss of Independent Living Benefit is paid (25 percent of policy benefit) when you're unable to perform two "activities of daily living" if you satisfy the waiting and elimination periods. This benefit terminates at age 75.
- If you leave your current employer, you may keep the policy in force by continuing to pay premiums.
- You may expand your policy to include coverage for your spouse and children. All of your eligible children are covered for one rate!

### **Critical Illness+ Features**

- **Issue Ages-** Adults- 18 -64 years of age Children- 0-21 years of age
- **Renewability-** Guaranteed renewable for life, except for Loss of Independent Living Benefit which terminates at age 75.
- **Benefit Paid-** Lump-sum payment to you at diagnosis of covered illness or procedure.
- **Benefit Options-** Employee - \$5,000 to \$50,000 Spouse - \$5,000 to \$50,000 Child - \$10,000
- **Return of Premium Upon Death-** Returns 100% of primary insured premiums when you die of any cause (minus any benefits received).
- **Waiting Period** - None for any illness except for Loss of Independent Living Benefit, Cancer Rider and Wellness Rider each with a 30-day waiting period.
- **Pre-existing Condition-** Benefits are payable for a specified critical illness resulting from a pre-existing condition if the illness begins more than 12 months after the policy issue date.
- **Portable-** If you leave your current employer, you may keep the policy in force by continuing to pay premiums.

### **Preexisting Conditions**

Pre-existing Condition - benefits are payable for a specified critical illness resulting from a pre-existing condition if the illness begins more than 12 months after the policy issue date. In **GA, SC and TN**: Pre-existing Condition means a sickness or physical condition for which, during the 12 months before the Issue Date, the Insured had symptoms which would cause an ordinary prudent person to seek diagnosis, care or treatment; or received medical consultation, advice or treatment from a Physician or had taken prescribed medication.

**In NC**: Preexisting Condition means a sickness or physical condition for which, during the 12 months before the Issue Date, the Insured received medical consultation, advice or treatment from a physician or had taken prescribed medication.

For NC residents: POLICY LIMITATION ON PREEXISTING CONDITIONS. No benefits are payable for 12 months after the issue date for specified critical illness due to a preexisting condition as defined in the policy.

## Exclusions

We will not pay benefits under this policy for conditions caused by or as the result of an insured person:

- 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;
- Receiving injuries caused directly or indirectly while under the influence of a controlled substance or by intoxication as defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss was incurred;
- Participating in or attempting to commit a felony;
- 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;
- Being incarcerated in a penal institution or government detention facility;
- Engaging in an illegal activity or occupation;
- Self-inflicting an injury intentionally; or
- Committing or attempting to commit suicide, while sane or insane.

### **Wellness Benefit Rider** (30-day waiting period from date of policy issue)

You and any insured person in your family are eligible for a \$50 benefit once per calendar year for health screening tests. Tests covered are:

- Biopsy for skin cancer
- Blood test for triglycerides
- Bone Marrow biopsy and aspiration
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 19-9 (blood test for pancreatic cancer)
- CA125 (blood test for ovarian cancer)
- CEA (blood test for colon cancer and cervical cancer screening)
- Chest X-ray
- Colonoscopy
- Fast blood glucose test
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Mammography
- Pap Smear
- PSA (blood test for prostate cancer)
- Serum cholesterol- HDL & LDL
- Serum Protein Electrophoresis
- Thermography
- Stress Test (bicycle or treadmill)

**Issue Ages:** 18 through 69 (using Age Last Birthday as of policy issue date)

**Renewability:** Guaranteed renewable for life

**Waiting Period:** 30 days

**Availability:** This rider is chosen at the employer level and included in packages to all employees.

## READ YOUR POLICY CAREFULLY

This critical illness policy is not a Medicare supplement policy. If you are eligible for Medicare, review the guide to health insurance for people with Medicare, which is available from Assurity.

**Critical Illness/Specified Diseases, Conditions, and Procedures Covered**

Multiple Benefits — All of the illnesses in both categories are covered by your critical illness policy and pay the benefit indicated. You can only receive 100 percent of your benefit from within either category. But, beyond that, if you collect the benefit for an illness or procedure in the “heart/stroke” category and then are diagnosed with a condition in the “other illnesses” category (or vice versa), this policy will pay the full benefit indicated to you again. There must be 180 days separating the date of diagnosis of the two critical illnesses.

**Heart/Stroke Category 1**

Critical Illness	Percentage of Benefit Payable for each illness	Maximum Benefit for “Heart/Stroke” Category
Heart Attack	100%	100%
Stroke	100%	
Heart Transplant (or combination transplant including heart)	100%	
Coronary Bypass Surgery	25% (payable once per lifetime)	
Angioplasty	10% (payable once per lifetime)	

**Other Illnesses Category 2**

Critical Illness	Percentage of Benefit Payable for each illness	Maximum Benefit for “Other Illness” Category
Advanced Alzheimer’s Disease	100%	100%
Kidney (Renal) Failure	100%	
Paralysis (Other than from a stroke)	100%	
Severe Burns	100%	
Coma	100%	
Occupational HIV (Documented accidental injury)	100%	
Major Organ Transplant (Other than transplant covered in Category 1)	100%	
Loss of Independent Living <sup>1</sup>	25% (payable once per lifetime)	

Cancer Coverage	Percentage of Benefit Payable for each Illness	Maximum Benefit for Rider
Invasive Cancer	100%	100%
Cancer in Situ	25% (payable once per lifetime)	

<b>Employee- Non-Tobacco Monthly Rates with Wellness Rider</b>								
<b>Employee (ages)</b>	<b>\$5,000</b>	<b>\$10,000</b>	<b>\$15,000</b>	<b>\$20,000</b>	<b>\$25,000</b>	<b>\$30,000</b>	<b>\$40,000</b>	<b>\$50,000</b>
18-29	\$2.27	\$3.45	\$4.64	\$5.83	\$7.02	\$8.20	\$10.58	\$12.95
30-39	\$3.16	\$4.89	\$6.63	\$8.37	\$10.11	\$11.84	\$15.32	\$18.79
40-49	\$5.23	\$8.44	\$11.66	\$14.88	\$18.09	\$21.31	\$27.74	\$34.18
50-59	\$9.25	\$15.74	\$22.23	\$28.73	\$35.22	\$41.71	\$54.69	\$67.67
60-64	\$16.68	\$30.24	\$43.81	\$57.37	\$70.93	\$84.49	\$111.62	\$138.74

<b>Employee- Tobacco Monthly Rates with Wellness Rider</b>								
<b>Employee (ages)</b>	<b>\$5,000</b>	<b>\$10,000</b>	<b>\$15,000</b>	<b>\$20,000</b>	<b>\$25,000</b>	<b>\$30,000</b>	<b>\$40,000</b>	<b>\$50,000</b>
18-29	\$2.75	\$4.42	\$6.09	\$7.76	\$9.43	\$11.10	\$14.45	\$17.79
30-39	\$4.37	\$7.33	\$10.28	\$13.24	\$16.19	\$19.14	\$25.05	\$30.96
40-49	\$8.15	\$14.29	\$20.43	\$26.58	\$32.72	\$38.86	\$51.14	\$63.42
50-59	\$15.98	\$29.20	\$42.42	\$55.64	\$68.86	\$82.08	\$108.52	\$134.96
60-64	\$30.76	\$58.41	\$86.05	\$113.70	\$141.34	\$168.99	\$224.28	\$279.57

<b>Spouse- Non-Tobacco Monthly Rates with Wellness Rider</b>								
<b>Spouse (ages)</b>	<b>\$5,000</b>	<b>\$10,000</b>	<b>\$15,000</b>	<b>\$20,000</b>	<b>\$25,000</b>	<b>\$30,000</b>	<b>\$40,000</b>	<b>\$50,000</b>
18-29	\$1.90	\$2.45	\$3.00	\$3.55	\$4.10	\$4.65	\$5.75	\$6.85
30-39	\$2.74	\$3.78	\$4.83	\$5.87	\$6.92	\$7.96	\$10.06	\$12.15
40-49	\$4.58	\$6.94	\$9.31	\$11.67	\$14.03	\$16.39	\$21.12	\$25.84
50-59	\$8.23	\$13.59	\$18.94	\$24.30	\$29.65	\$35.00	\$45.71	\$56.42
60-64	\$15.10	\$27.09	\$39.07	\$51.05	\$63.03	\$75.02	\$98.98	\$122.95

<b>Spouse- Tobacco Monthly Rates with Wellness Rider</b>								
<b>Spouse (ages)</b>	<b>\$5,000</b>	<b>\$10,000</b>	<b>\$15,000</b>	<b>\$20,000</b>	<b>\$25,000</b>	<b>\$30,000</b>	<b>\$40,000</b>	<b>\$50,000</b>
18-29	\$2.34	\$3.32	\$4.31	\$5.30	\$6.29	\$7.27	\$9.25	\$11.22
30-39	\$3.82	\$5.96	\$8.09	\$10.22	\$12.36	\$14.49	\$18.76	\$23.02
40-49	\$7.18	\$12.14	\$17.09	\$22.05	\$27.01	\$31.97	\$41.89	\$51.80
50-59	\$14.30	\$25.73	\$37.15	\$48.58	\$60.00	\$71.43	\$94.28	\$117.13
60-64	\$28.02	\$52.93	\$77.83	\$102.73	\$127.64	\$152.54	\$202.35	\$252.15

<b>Child Coverage with Wellness Rider</b>	
<b>Issue Age Range</b>	<b>Benefit Amount</b>
	\$10,000
0-21	\$0.69

**Critical Illness/Specified Disease Claims:** You may file a claim by completing an Assurity Claim Form. Please make sure to include all pertinent information as stated on the form. You can obtain a claim form by contacting Assurity. Should you have any questions on how to file or submit a claim, or regarding the Assurity Critical Illness/Specified Disease Plan, please call 1.888.358.8808.

**Assurity Life Insurance Company  
PO Box 82533  
Lincoln, NE, 68501-0926**

**Assurity Customer Service: 1.866.289.7337  
To Fax in a Claim/Toll Free: 1.800.869.0368**

**Website: [www.assurity.com](http://www.assurity.com)**

***This policy is underwritten by Assurity Life Insurance Company. For specific details, please review the policy or contact your insurance representative or Assurity Life Insurance Company. This policy's availability — along with its rates, benefits and provisions — may vary by state and are subject to state approval.***

Policy Form # W1220  
A787-0610

