
Assurity Life Hospital Indemnity Plan

Effective Date: October 1, 2008

Hospital Indemnity...The Key to In-patient Protection

Few of us look forward to a hospital stay, but inevitably hospitalization happens in most families. Being admitted to the hospital for a scheduled surgery, a heart problem, a lingering illness, or an accident is trauma enough. No one wants to lay in a hospital bed or sit in the waiting room worrying about how the bill is going to get paid.

The Assurity at Work Hospital Indemnity Plan is protection from hospital bills that could cripple you financially.

How much will the gap in your health insurance cost you?

In the last decade, hospital costs as well as medical expenses have gone through the roof. Health insurance benefits rarely cover 100% of every hospital charge. Your out-of-pocket costs can include your plan's deductible, co-payment and policy maximums. Most people don't keep enough cash on hand to cover these expenses without feeling some financial strain.

The Assurity at Work Hospital Indemnity Plan pays over and above (except Workers Compensation) any other insurance benefits that you may have when you are hospitalized. It "fills the gaps" in your current insurance with a straightforward daily benefit payment to help cover expenses resulting from your stay.

When you need it – you'll be glad it's there.

U.S. Hospital Costs versus Money out of Your pocket¹:

- Average cost of hospital stay - \$1, 006 per day
- Average length of hospital stay - 6.2 days
- Average cost per hospitalization - \$6,225

Can you afford to pay your health insurance deductible and co-payment of 10-20% or more?

¹ 1998 Statistical Abstract of the United States (U.S. Department of Commerce) based on 1996 statistics.

It's smart, it's simple - it's the key to filling in the gaps in your health plan coverage. Protect yourself from out-of-pocket hospitalization expenses...it's the smart thing to do. Take the opportunity to visit with the insurance professional your employer has authorized. Plan to have Assurity at Work.

POLICY FEATURES

- Pays you a daily benefit amount of \$30.00 if you are confined to a hospital due to a covered injury or sickness, beginning with the 8th day; and continuing up to 180 days.
- Pays in addition to all other insurance (except for Workers' Compensation).
- Disclosed, pre-existing conditions are covered after twelve (12) months.
- Coverage available to spouse and children.
- One rate regardless of age or sex.
- Pays a daily benefit for hospital confinement (24 hours or more) for a covered accident or sickness – regardless of medical coverage or deductible².
- Accidents are covered from the first day.
- Coverage is portable if you leave your present employer.
- Conditionally renewable to age 70 (conditionally renewable over the age of 65 provided you continue to be employed on a full time basis working 30 hours or more per week).
- Issue Ages: 18-69.

² Does not pay in addition to Worker's Compensation Benefits.

Surgical and Anesthesia Benefits Policy Rider (AAW-DR228)

Benefit Amount: \$500.00

- Surgical - Pays actual charges up to the percentage of maximum listed on the schedule of operations for surgery performed in a Hospital (on an inpatient or outpatient basis), in an Ambulatory Surgical Center, or a Physician's office.
- Anesthesia - Pays actual charges up to 25% of the surgery benefits paid, for anesthesia administered by a physician in connection with such surgery.

First Hospital Admission Policy Rider (AAW-DR236)

Pays the Benefit Amount for an Insured's First Hospital Confinement according to the following schedule:

- One day hospital confinement - \$500
- Two days - \$1,000
- Three days - \$2,000
- Four Days - \$3,000
- Five days - \$4,000
- Six days - \$5,000

Benefits for the rider will be limited to the First Hospital Admission each Policy Year for each insured, (this includes one continuous Hospital Confinement or several Hospital Confinements for the same or a related cause which are separated by less than 90 days from date of discharge). This benefit is not a cumulative benefit and will not exceed \$5,000 for each Insured for each Policy Year.

MONTHLY RATES

Employee Only	\$18.54
Employee & Spouse	\$37.08
Employee & Children	\$28.40
Employee & Family	\$46.94

If you have any questions regarding the Assurity Life Hospital Indemnity Plan, please call 1-866-289-7337.

Assurity Life Insurance Company, PO Box 80926, Lincoln, NE, 68501-0926,
www.assurityatwork.com