



*Assurity at Work®...Helping people through difficult times*

***Accident Expense PRO® Insurance***

***Critical Illness PRO® Insurance***

## **It can happen to anyone!**

Life can turn upside down in the wake of an unanticipated accident or critical illness. And statistics show that these incidents happen more frequently than you might think.

One out of nine people sought medical attention for an accidental injury in 2008.<sup>1</sup>

Coronary events occur every 25 seconds and someone suffers a stroke every 40 seconds in the U.S.<sup>2</sup> One in three people are diagnosed with cancer during their lifetime.<sup>3</sup>

You can never truly prepare emotionally for the devastating effects that a critical illness or serious accident could have on you. But you can prepare financially.

Thanks to medical advances, most victims of heart attack, stroke or cancer survive the immediate onset. And many who suffer a serious accident eventually recover and go back to work.

But during recovery, the medical bills, out-of-pocket costs and indirect expenses associated with getting better can contribute to stress levels and hinder recover. An Accident Expense PRO and Critical Illness PRO package from Assurity at Work can help.

### **The Accident Expense PRO Solution**

Assurity at Work offers insureds the opportunity to protect themselves and their families—24 hours a day, on and off the job—from the cost of accidental injuries with the Accident Expense PRO Insurance policy.

This plan pays a fixed cash benefit for medical treatments associated with a covered accident. And like the Critical Illness PRO plan, the benefits are paid regardless of any other insurance coverage.

#### *Plan Highlights*

- Coverage available for spouse and eligible children!
- Initial accident emergency benefits for emergency room, urgent care or doctor's office.
- Follow-up benefit payable for removing stitches, casts, etc.
- Benefits for hospital admission, confinement and Intensive Care Unit.
- Specific injury and treatment benefits cover lacerations, fractures, dislocations and burns.
- Life insurance protection for accidental death.
- \$150 Wellness benefit paid for routine examinations or procedures.

### **The Critical Illness PRO Solution**

Assurity at Work's Critical Illness PRO Insurance policy<sup>4</sup> pays money directly to the insured upon the diagnosis of a covered illness. The insured receives a check for the benefit amount, whether or not he or she is able to work, and independent of any other health coverage.

Recipients may use the money as they choose; for example, to pay down a home mortgage, clear up debt or supplement family income so that a care-giving spouse can take time off work.

#### *Plan Highlights*

- Lump sum benefit of \$10,000.
- Coverage available for spouse and eligible children!
- \$50 Health Screening benefit paid for routine examinations or procedures!
- Insured can receive benefits for each of the three categories.

<sup>1</sup> National Safety Council Injury Facts 2011

<sup>2</sup> Heart Disease & Stroke Statistics, 2010 Update, American Heart Association

<sup>3</sup> 2010 Facts and Figures, American Cancer Society

<sup>4</sup> This critical illness policy may not be appropriate for Medicaid recipients. Please refer to policy for definitions, limitations and exclusions for specific critical illnesses.



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## Accident Expense PRO Benefits

This policy provides a variety of benefits — some of which are listed below. Our Accident Expense PRO rate structure has the same premium regardless of age or gender.

Benefit	Pay-out Amount	Description
<b>Accident Emergency Treatment (Initial Treatment)</b>	\$125	If you need treatment in an emergency room, doctor's office or at a urgent care facility, within 72 hours of an accident.
<b>Follow Up Treatment</b>	\$25 - up to three treatments	First treatment within 30 days after receiving Accident Emergency Treatment; eligible for last treatment within one year.
<b>Hospital Admission</b>	\$500	If you need to stay in a hospital for at least 20 hours within 180 days of an accident.
<b>Hospital Confinement</b> (including Sub-Acute ICU)	\$100 per day - up to 90 days	If you need to stay in a hospital for at least 20 hours within 180 days of an accident. Not paid concurrent with ICU benefit.
<b>Hospital ICU Confinement</b>	\$200 per day - up to 15 days	If you need to stay in a hospital for at least 20 hours within 180 days of an accident. Not paid concurrent with hospital confinement benefit.
<b>Ambulance</b>	\$500 air/\$100 ground	Transportation to or from hospital within 48 hours of an accident for air or 90 days for ground.
<b>Specific Injuries &amp; Treatments</b> (Lacerations, Fractures, Dislocations, Burns, many others)	\$25-\$5,000 (according to schedule)	If you need treatment for a large variety of common conditions and injuries. See policy for full list.
<b>Accidental Death</b>	\$25,000 employee \$10,000 spouse; \$5,000 child	Within 90 days after an accident; not paid if common carrier benefit paid.
Benefits also for: Diagnostic exams, Physical Therapy Treatment, Appliances, Emergency Dental, Prosthetic Device/Artificial Limb, Transportation, Lodging, Dismemberment, Blood Products, Accidental Death by common carrier. See policy for details.		

## Critical Illness PRO Conditions and Procedures Covered

The illnesses and procedures in the categories below pay the benefit indicated. An insured can only receive 100 percent of the benefit from a category, but **may receive multiple benefits**. For example, if the insured collects the benefit for a procedure in the “heart/stroke” category and then is diagnosed with a condition in the “other illnesses” category (or vice versa), the full benefit indicated will be paid again. The dates of the procedure and illness diagnosis must be separated by 180 days.

Categories	Benefit payable per illness	Maximum benefit for category
Heart/Stroke		
Heart Attack, Stroke, Heart Transplant (or combination transplant including heart)	\$10,000	\$10,000*
Coronary Bypass Surgery	\$2,500 (once per lifetime)	
Angioplasty	\$1,000 (once per lifetime)	
Cancer (Rider Coverage)**		
Invasive Cancer	\$10,000	\$10,000*
Cancer In Situ	\$2,500 (once per lifetime)	
Other Illnesses		
Advanced Alzheimer's Disease, Kidney (Renal) Failure, Paralysis (Other than from a stroke), Severe Burns, Coma, Occupational HIV (Documented accidental), Major Organ Transplant (Other than heart)	\$10,000	\$10,000*
Loss of Independent Living***	\$2,500 (once per lifetime)	

\* Higher benefit amounts available.

\*\* Cancer Rider has a 30-day waiting period.

\*\*\* Loss of two of six “activities of daily living” (ADLs) when not a result of an incident or procedure listed in “heart/stroke” category. Loss of independent living has a 30-day waiting period and a 180-day elimination period.

Invasive cancer means a malignant neoplasm with uncontrolled growth, the spread of malignant cells and tissue invasion. Cancer in situ means cancer where the tumor cells still lie within the original tissue without having invaded neighboring tissue. Please see the policy for complete definitions and details.

## Accident Expense PRO Wellness Benefit Rider

Pays a benefit for a specific test.

**\$50 per calendar year** for each insured category for one of the following after the 30-day waiting period:

- Annual physical
- Blood test for triglycerides
- CA 19-9 (blood test for pancreatic cancer)
- Fast blood glucose test
- Hemocult stool analysis
- PSA (blood test for prostate cancer)
- Pap smear
- Vision/hearing exams
- Vaccinations (flu shot, pneumonia shot, tetanus shot, MMR, polio vaccine, chicken pox, diphtheria)

**\$100 per calendar year** for each insured category for one of the following after the 30-day waiting period:

- Biopsy for skin cancer
- Bone marrow biopsy and aspiration
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- CEA (blood test for colon and cervical cancer)
- Chest X-ray
- Colonoscopy
- Flexible sigmoidoscopy
- Mammography
- Serum cholesterol test to determine level of HDL and LDL
- Serum protein electrophoresis (blood test for Myeloma)
- Stress test (bicycle or treadmill)
- Thermography

This rider provides \$150 benefit per calendar year for all children collectively and not \$150 for each child.

## Critical Illness PRO Health Screening Benefit Rider

Pays a benefit for a specific test.

**\$50 per calendar year** for each insured category for one of the following after the 30-day waiting period:

- 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)
- CA 125 (blood test for ovarian cancer)
- CEA (blood test for colon & cervical cancer)
- Chest x-ray
- Colonoscopy
- Fast blood glucose test
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test to determine level of HDL and LDL
- Serum protein electrophoresis (blood test for Myeloma)
- Stress test (bicycle or treadmill)
- Thermography

This rider provides a \$50 benefit per calendar year for each child.

Benefits are paid from both riders. For example, if you are covered by both the Wellness Benefit Rider and Health Screening Rider, and have mammography, you will receive \$100 Wellness benefit and \$50 Health Screening benefit.

## Best In Class Partnerships

We have bundled these two powerful protection plans into one convenient package. Together, these plans can help fill some of the gaps that may currently exist in your health care coverage.

With this package of protection, we continue our long history of partnering with *Best in Class* insurance carriers and vendors for the benefit of our insureds.

It is our mission to deliver the finest comprehensive, accessible, user friendly and affordable employee benefits program in the marketplace.

## Limitations, Conditions and Exclusions -

*The following limitations and conditions apply to both 1) Accident Expense PRO policy and its Wellness Benefit Rider: and 2) Critical Illness PRO policy and its Cancer Benefit and Health Screening Benefit Riders;*

**Actively Employed** – Employees must be actively employed to be eligible for coverage.

**Right to Cancel** – The master policy and certificates contain 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 master policy or, in the case of a rider, the date the certificate terminates for any reason; the date the employee no longer meets the definition of employee; when any premium due is not paid before the end of the grace period; the date Assurity receives written notice to terminate, unless the notice specifies a later date; when the employee establishes residence in a foreign country; or upon the employee's death.

The following limitations and exclusions apply only to the Accident Expense PRO policy and riders:

**Waiting Period** – The benefit payable under the Wellness Rider has a waiting period. Assurity will not pay the benefit until after the waiting period.

**Exclusions** – Assurity will not pay benefits for losses that are caused by or are the result of any insured person(s): operating, learning to operate, or serving as a crew member of any aircraft; 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 or 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, including those prescribed by a physician that are misused; 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 dental treatment; having a hernia; committing or attempting to commit a felony; engaging in an illegal activity or occupation; intentionally self-inflicting an injury; committing or attempting to commit suicide, while sane or insane; or traveling outside the United States, except for those Injuries that require emergency care in a hospital.

The following limitations and exclusions apply only to the Critical Illness PRO policy and riders:

**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 the policy 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: 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.

**Waiting Period** – The benefit payable for Loss of Independent Living has a waiting period. There is no coverage for Loss of Independent Living if an insured person initially incurred or was diagnosed with the permanent loss of two or more activities of daily living before the end of the waiting period. The benefit payable under the Health Screening Benefit Rider has a waiting period. Assurity will not pay the rider benefit for charges incurred before the end of the waiting period. The benefit payable under the Cancer Benefit Rider has a waiting period. Assurity will not pay benefits for Invasive Cancer or Carcinoma in Situ if during the waiting period an insured person receives a Diagnosis of Invasive Cancer or Carcinoma in Situ or exhibits any common or identifiable symptoms or medical problems which would cause an ordinary prudent person to seek medical advice or treatment and leads to a Diagnosis of Invasive Cancer or Carcinoma in Situ.

**Elimination Period** – The benefit payable for Loss of Independent Living has an elimination period. Assurity will not pay the benefit until after the elimination period.

**Exclusions** – Assurity will not pay benefits for conditions that are caused by or are the result of any insured person(s): 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 under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, including those prescribed by a physician that are misused; 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 activity or occupation; intentionally self-inflicting an injury; or committing or attempting to commit suicide, while sane or insane.

*Policy form Nos. 1) Accident Expense PRO policy G H1105 (IA)/G H1105C (IA), and Wellness Benefit Rider – R G1115 (IA)/R G1115C (IA); and 2) Critical Illness PRO Policy G H1107 (IA)/G H1107C (IA), Cancer Benefit Rider – R G1105 (IA)/R G1105C (IA), and Health Screening Benefit Rider – R G1108 (IA)/R G1108C. Policy and rider availability, rates and features may vary by state.*

*Policies are underwritten by Assurity Life Insurance Company, Lincoln, Neb. Assurity at Work is the worksite sales division of Assurity Life Insurance Company. All guarantees are based on the claims-paying ability of Assurity Life Insurance Company.*

*The above-listed policy and rider limitations, conditions and exclusions are a summary. For complete details of coverage, please contact your agent, Assurity Life Insurance Company or ask to review the policy for more information.*