

**Assurity®**

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# **Group Short-Term Disability Income**



# Assurity® Group Short-Term Disability Income

Assurity's Group Short-Term Disability Income insurance is simple, easy-to-understand and provides solutions for most employer and employee needs. It will help replace income if a covered employee becomes sick or injured and is unable to work.

## Choose Your Plan

Coverage offered	<input type="checkbox"/> Off-the-Job
	<input type="checkbox"/> Accident and Sickness
Elimination Period	<input type="checkbox"/> 0/7 <input type="checkbox"/> 7/7 <input type="checkbox"/> 0/14 <input type="checkbox"/> 7/14 <input type="checkbox"/> 14/14 or <input type="checkbox"/> 30/30 days
Benefit Period	<input type="checkbox"/> 13 <input type="checkbox"/> 26 <input type="checkbox"/> 52 or <input type="checkbox"/> 104 weeks
Total Disability Benefit Amount	\$100/week to \$1,000/week (in \$25 increments), not to exceed 60% of income

## Group Short-Term Disability Income Benefits - Tier 1

Total Disability	Pays a weekly benefit if the insured person cannot perform the important duties of their own occupation, are not working another job and are under the care of a physician for the disability
Partial Disability	Pays 50% of the total disability when the insured person returns to work part-time following a paid total disability if he/she is unable to perform all work duties due to disability, maximum benefit is 13 weeks (13 or 26 week benefit periods) or 26 weeks (52 or 104 week benefit periods)
Catastrophic Disability <u>Not available in California*</u>	Pays a lump-sum benefit if the insured person is receiving total disability benefits and is catastrophically disabled (needs help to perform two or more activities of daily living)
Presumptive Disability	Pays a total disability benefit when an insured person suffers a permanent and irrevocable loss due to injury or sickness (loss of speech, hearing in both ears, sight in both eyes, use of both feet, use of both hands, or use of one hand and one foot), the elimination period does not apply
Recurrent Disability	A recurrent total disability will be considered a new total disability after 30 days
Childbirth	Pays the same as any disability for a period of six weeks (non-Caesarean delivery) or eight weeks (Caesarean delivery), the number of weekly benefits will be reduced by the elimination period
Organ Donor	Pays the same as any other sickness
Mental and Nervous Disorder	Pays the same as any other sickness, lifetime maximum applies, see exclusions and limitations
Substance Abuse	Pays the same as any other sickness, lifetime maximum applies, see exclusions and limitations
Waiver of Premium	Premiums are waived after the insured person has been totally disabled for 30 days from a covered injury or sickness
Accidental Death	Pays a benefit amount of 25 times the total disability weekly benefit
Survivor*	Pays a lump-sum benefit to a beneficiary if the insured person dies while receiving total disability weekly benefits
Terminal Illness*	Pays a lump-sum benefit if the insured person is diagnosed with a terminal illness while receiving total disability weekly benefits
Workplace Modification*	Pays for actual costs incurred modifying the workplace up to benefit limits

\*These benefits will be paid provided the insured person has been receiving total disability weekly benefits for 6 weeks (13- or 26-week benefit periods) or 13 weeks (52- or 104-week benefit periods). The benefit equals 3 times weekly benefit not to exceed \$3,000 (13- or 26-week benefit periods) or 6 times weekly benefit not to exceed \$6,000 (52- or 104-week benefit periods)

## Conditions, Exclusions and Limitations

**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.

**Renewal** – Coverage will terminate and no benefits will be payable under the policy, any certificate or any attached riders when either the policyholder or Assurity cancels this policy upon giving at least 61 days' written notice to the other. Assurity will not cancel the policy prior to the end of the first year following the policy effective date.

**Elimination Period** – The contract has an elimination period. We do not pay benefits during the elimination period.

**Pre-existing Condition** – A pre-existing condition is a physical condition or sickness for which, during the 12 months before the issue date, the insured person received medical consultation, diagnosis, advice or treatment from a physician or had taken prescribed medication. Assurity will not be pay benefits for a total disability that is caused by a pre-existing condition unless the total disability starts after the certificate has been in force for 12 months from the issue date or for 12 months from the most recent reinstatement date.

**Foreign Travel and Residency** – We will pay up to a maximum of three disability weekly benefits for any disability continued outside the United States or Canada.

**Mental and Nervous Disorders** – We will pay up to a maximum of 52 disability weekly benefits (for 13- or 26-week benefit period) or 104 disability weekly benefits (for the 52- or 104-week benefit period) during the insured person's lifetime.

**Substance Abuse** – We will pay up to a maximum of 52 disability weekly benefits (for 13- or 26-week benefit period) or 104 disability weekly benefits (for the 52- or 104-week benefit period) during the insured person's lifetime.

**Termination** – Coverage will terminate and no benefits will be payable under the certificate or any attached riders on the earliest of the following: the date the policy terminates; when any premium due for the certificate is not paid before the end of the grace period; the date the insured person no longer meets the definition of employee, unless coverage is continued as described in the Continuation of Coverage section; the date the insured person's class is no longer eligible; the date Assurity receives written notice to terminate; or upon the insured person's death.

**Exclusions** – We will not pay benefits for conditions that are caused by or are the result of the insured person: having cosmetic surgery or other elective procedures that are not medically necessary; having an injury or sickness covered under Worker's Compensation, an Employer's Liability law or similar law (for Off-the-Job coverage only); 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; 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 dental treatment; committing or attempting to commit a felony; participating in a riot, insurrection or rebellion; engaging in an illegal occupation; intentionally self-inflicting an injury; or committing or attempting to commit suicide, while sane or insane. No benefits will be payable during any period in which the insured person is incarcerated in a penal institution or government detention facility. No benefits will be payable for disabilities that occur while the insured person is incarcerated in a penal institution or government detention facility.

Optional riders may contain additional conditions, limitations and exclusions.

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## Customer Service

800-276-7619 Ext. 4210

## Find out more

[assurity.com](http://assurity.com)

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NOT AVAILABLE IN NEW YORK.

Group Short-Term Disability Income insurance may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefits descriptions and conditions, see the policy/certificate.

Policy/Certificate Form Nos. G H1808/G H1808C and Certificate Rider Form Nos. R G1809C, R G1811C, R G1812C and R G1813C underwritten by Assurity Life Insurance Company, Lincoln, NE.

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.

**Assurity**<sup>®</sup>