

About Group Critical Illness Insurance

As medical technology and attention to overall health continue to advance, it only makes sense that those hit with critical illnesses like cancer, stroke or heart attack are surviving at higher rates than ever. However, with out-of-pocket costs rising, a critical illness could still turn into a bigger financial issue. Assurity's Group 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

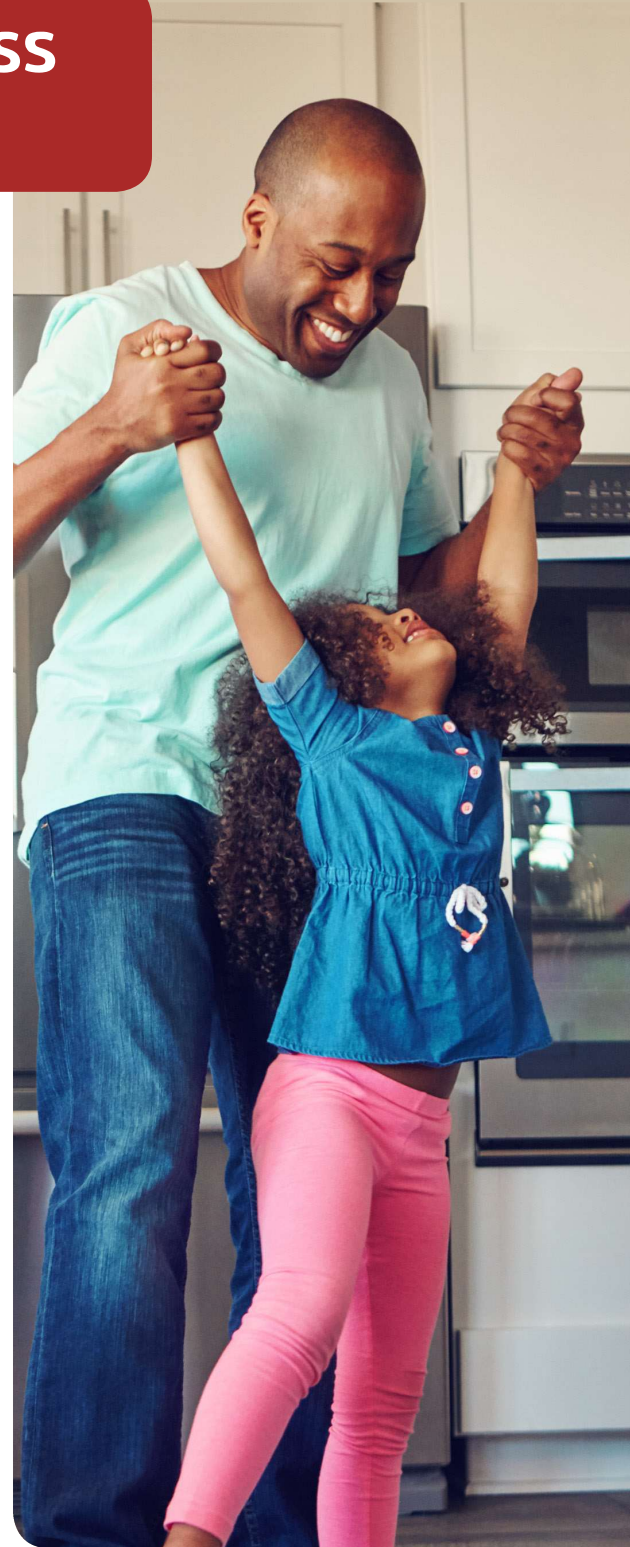
- **Guaranteed issue** – available initially or at subsequent open enrollments – up to \$30,000 for employees; 50% for spouse benefit and 25% for dependent children/grandchildren benefit
- Coverage is available for employees, plus their spouse/domestic partner, dependent children/grandchildren or the entire family
- **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

- **Additional Diagnosis Benefit**

Once benefits have been paid for a covered critical illness, benefits are payable for each additional critical illness when the date of diagnosis is at least 30 days apart, and if the subsequent critical illness is not caused or contributed to by a critical illness for which benefits were paid. If an additional diagnosis is a cancer diagnosis, the insured person must also be in complete remission prior to the date of subsequent diagnosis.

- **Waiver of Premium Benefit**

Waives the premium for coverage after 90 consecutive days of total disability of the covered employee, for as long as total disability continues, if the disability is due to a critical illness for which benefits were paid.



Group Critical Illness Benefits

This Group Critical Illness insurance plan includes the benefits listed in the schedule below for a covered critical illness or procedure. Diagnosis must be made or procedure performed by a physician. Other conditions for payment are detailed in the policy or rider certificate. The table below shows the percentage of the benefit amount applicable to each critical illness. Benefits are payable for each different covered critical illness, if separated by 30 days.

Covered Critical Illnesses

Heart Attack	100%
Coronary Artery Bypass Surgery	25%
Sudden Cardiac Arrest	N/A
Angioplasty	N/A
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%
Loss of Independent Living (30-day waiting period; loss of 2 ADLs for 180 days before benefit can be paid)	N/A
Coma	100%
Paralysis	100%
Loss of Sight	100%
Loss of Speech	100%
Loss of Hearing	100%
Advanced Parkinson's Disease	100%
Benign Brain Tumor	100%
Occupational HIV	100%

Cardiopulmonary Rider Included Pays a lump sum benefit upon diagnosis of the additional covered cardiopulmonary illnesses, conditions, or procedures listed below. The amount payable is equal to the policy benefit amount times the applicable percentage shown below.

Open Heart Category (50% all procedures below)

Mitral Valve Replacement or repair
Surgical Treatment of Abdominal Aortic Aneurysm
Aortic Valve Replacement or Repair

Pulmonary Category (25% all procedures below)

Pulmonary Embolism Idiopathic Pulmonary Fibrosis

Invasive Procedure Category (10% all procedures below)

AngioJet Clot Busting Automatic Implantable Cardioverter Defibrillator
Atherectomy Pacemaker Placement
Stent Implementation Valvuloplasty Cardiac Catheterization