

Group Critical Illness Insurance

POLICY FORM G H1715/G H1715C



Medical debt is the number one source of personal bankruptcy filings in the U.S., and in 2014, an estimated 40% of Americans racked up debt resulting from a medical issue.

Source: The Motley Fool, "This Is the No. 1 Reason Americans File for Bankruptcy." By Maurie Backman, May 1, 2017.

PREPARED FOR
Missouri

Group Critical Illness Benefits

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. This Group Critical Illness insurance plan includes the benefits listed in the schedule below for a covered critical illness or procedure.

Key features

- **Employee and family coverage** - Coverage is available for employees, plus their spouse/domestic partner, and dependent children/grandchildren
- **Waiver of Premium benefit** waives the renewal premium if a covered employee is totally disabled due to a critical illness where benefits are paid
- **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

Covered Critical Illnesses

The amount payable is the percentage for each specific critical illness specified below multiplied by the selected benefit amount.

Heart Attack	100%
Coronary Bypass Surgery	25%
Sudden Cardiac Arrest	25%
Angioplasty	10%
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)	25%

Coma	100%
Paralysis	100%
Loss of Sight	100%
Loss of Speech	100%
Loss of Hearing	100%
Advanced Parkinson's Disease	100%
Advanced ALS	100%
Multiple Sclerosis	50%
Benign Brain Tumor	100%
Occupational HIV	100%
Severe Burns	100%
Bone Marrow Transplant	100%
Schizophrenia	10%
Transient Ischemic Attack (TIA)	10%

Skin Cancer Benefit

Assurity will pay a benefit of \$250 for a diagnosis of skin cancer. This benefit is payable once per insured person per calendar year.

Additional Diagnosis Benefit

Once benefits have been paid for a Critical Illness, Assurity will pay benefits for each additional Critical Illness when the date of diagnosis is at least 30 days apart, and if the new Critical Illness is not caused or contributed to by a Critical Illness for which benefits have been paid.

If an additional diagnosis is for a diagnosis of cancer, the insured person must also be in complete remission prior to the date of subsequent diagnosis.

Reoccurrence Diagnosis Benefit

Once benefits have been paid for a Critical Illness, Assurity will pay benefits for that same Critical Illness up to one time per insured person per lifetime, if the insured person is symptom and treatment-free for a period of 12 consecutive months, and if the new Critical Illness is not caused or contributed to by a Critical Illness for which benefits have already been paid.

If a subsequent diagnosis is for a diagnosis of cancer, the insured person must also be in complete remission prior to the date of subsequent diagnosis.

Waiver of Premium Benefit

Renewal premiums will be waived on the first premium due date after the insured person has been totally disabled for 90 days due to a critical illness for which benefits have been paid. Any premium paid during this period which became due after your total disability started will be refunded.

Return of Premium upon Death Benefit

If the primary insured person dies from a cause other than a defined Critical Illness, Assurity will return 100% of all premiums paid for coverage under the policy and any applicable riders, net of benefits paid for the policy and riders.

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Health Screening Rider (Form R G1720C)

This rider pays a benefit of \$50 per calendar year per insured person for a variety of services, some of which are listed below.

Mammography
Pap smear
Hemocult stool analysis

Breast Ultrasound
Chest x-ray
Colonoscopy

Biopsies for Various Types of Cancers
Blood Tests for Various Types of Cancers
Stress Test (bicycle or treadmill)

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Issue State: Missouri
Plan Type: Tier 2
Spouse Coverage: 50% of Employee Benefit
Child(ren) Coverage: 25% of Employee Benefit
Premium Mode: Monthly

Rider(s): Additional Critical Illness Rider
 Health Screening Rider

		PREMIUM RATES FOR THE EMPLOYEE BASE BENEFIT AMOUNT SHOWN					
		Employee Only or Employee/Child(ren) Coverage					
Non-Tobacco		\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
Issue	18-24	2.99	4.86	6.72	8.60	10.44	12.32
Ages	25-29	3.92	6.42	8.90	11.40	13.88	16.37
	30-34	4.96	8.26	11.56	14.86	18.16	21.46
	35-39	6.85	11.49	16.11	20.75	25.37	30.00
	40-44	8.98	15.12	21.27	27.40	33.54	39.68
	45-49	11.72	20.25	28.80	37.33	45.89	54.42
	50-54	15.90	28.20	40.52	52.81	65.10	77.41
	55-59	21.06	38.32	55.59	72.87	90.14	107.40
	60-64	26.62	49.65	72.66	95.69	118.71	141.75
	65-69	36.86	70.09	103.34	136.57	169.80	203.04
	70+	70.47	136.43	202.37	268.31	334.26	400.19
Tobacco		\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
Issue	18-24	3.78	6.46	9.10	11.76	14.40	17.07
Ages	25-29	5.11	8.77	12.43	16.09	19.75	23.39
	30-34	6.73	11.78	16.81	21.85	26.89	31.93
	35-39	9.62	16.94	24.25	31.56	38.88	46.21
	40-44	12.88	22.85	32.79	42.75	52.69	62.66
	45-49	17.46	31.63	45.80	59.96	74.12	88.28
	50-54	24.52	45.24	65.96	86.66	107.39	128.10
	55-59	33.49	62.90	92.32	121.74	151.16	180.58
	60-64	43.20	82.48	121.79	161.08	200.39	239.68
	65-69	60.39	116.83	173.27	229.71	286.15	342.60
	70+	110.55	216.05	321.54	427.05	532.53	638.04

		Employee/Spouse or Family Coverage					
Non-Tobacco		\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
Issue	18-24	4.88	7.63	10.37	13.13	15.89	18.65
Ages	25-29	6.31	9.98	13.62	17.27	20.93	24.57
	30-34	7.97	12.85	17.71	22.58	27.45	32.31
	35-39	11.11	17.98	24.84	31.69	38.57	45.41
	40-44	14.61	23.73	32.86	41.98	51.12	60.24
	45-49	18.91	31.66	44.41	57.16	69.91	82.66
	50-54	25.49	43.89	62.30	80.68	99.09	117.50
	55-59	33.42	59.29	85.17	111.04	136.92	162.78
	60-64	41.68	76.22	110.73	145.26	179.78	214.30
	65-69	57.09	106.94	156.80	206.67	256.52	306.37
	70+	107.99	206.90	305.82	404.73	503.64	602.56
Tobacco		\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
Issue	18-24	6.09	10.02	13.95	17.88	21.82	25.76
Ages	25-29	8.12	13.52	18.92	24.32	29.72	35.12
	30-34	10.68	18.16	25.62	33.09	40.57	48.05
	35-39	15.29	26.19	37.08	47.97	58.86	69.77
	40-44	20.50	35.36	50.20	65.05	79.91	94.75
	45-49	27.63	48.81	69.98	91.17	112.35	133.53
	50-54	38.52	69.52	100.56	131.59	162.60	193.63
	55-59	52.17	96.26	140.37	184.48	228.57	272.67
	60-64	66.67	125.60	184.55	243.49	302.41	361.36
	65-69	92.55	177.20	261.88	346.53	431.20	515.86
	70+	168.35	326.57	484.83	643.07	801.33	959.55

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The following represents some coverage conditions, limitations and exclusions. For complete details of the coverage, please contact your agent, Assurity or ask to review the policy for more information. Provisions may vary by state.

GROUP CRITICAL ILLNESS INSURANCE PROVIDES LIMITED BENEFIT COVERAGE.

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.

Termination - Coverage will terminate the earliest of the following: the date policy terminates for any reason; the date employee is no longer an employee (portability available); when premiums are not paid by the end of the grace period; the date Assurity receives written notice to terminate; when the employee establishes residence in a foreign country; or upon the employee's death.

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 coverage 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.

For purposes of determining satisfaction of the pre-existing condition clause's look-back and look-forward periods in a takeover, credit will be granted for time already served under the existing carrier's coverage. If an employee does not have the existing carrier's coverage, the full pre-existing condition time periods apply.

Waiting Period - The benefits payable for Loss of Independent Living, Invasive Cancer, Non-Invasive Cancer, and Skin Cancer have a waiting period. 10% of the scheduled benefit will be paid for Loss of Independent Living, Invasive Cancer, Non-Invasive Cancer, or Skin Cancer, if an insured person initially incurred or was diagnosed with any of these coverages before the end of the waiting period.

Elimination Period - The benefit payable for Loss of Independent Living has an elimination period. Assurity will not pay benefits during the elimination period.

Exclusions - Assurity will not pay benefits for losses 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 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;
- engaging in an illegal occupation;
- intentionally self-inflicting an injury; or
- committing or attempting to commit suicide, while sane.

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, NY. Product availability, features and rates may vary by state.