

Accident Expense+

Pays cash benefits directly to you for covered accidental injuries...

Can you remember the last time you planned to get hurt? Many believe “it won’t happen” to them, but statistics tell a different story.

What is *your* plan if you get hurt?



Accidents happen...

Not just to people in cars or on slippery sidewalks — but to cooks in the kitchen, weekend athletes, do-it-yourselfers on ladders, and kids with footballs and bikes. Some injuries can be handled with a bandage and an ice pack, but one out of 12 people sought medical attention for an injury in 2004.†

You're careful...

Seatbelts, air bags, car seats, bike helmets and shin guards provide a level of protection for you and your family. You follow safety procedures at work. But, unfortunately, accidents can still result in injuries and unexpected expenses regardless of your precautions.

Disabling Injuries 2004 †

On-the-job..... 1 every 9 seconds
Off-the-job..... 1 every 5 seconds
At home 1 every 4 seconds

Costs are crippling...

Recovering from an injury is tough enough, but out-of-pocket expenses for the emergency room, ambulance, hospital stay and doctors' bills can

cause a separate financial crisis. And, remember, while you're laid up — your monthly bills and expenses don't stop!

The Accident Expense+ Policy solution...

Assurity at Work, through Assurity Life Insurance Company, offers you the opportunity to protect your family and yourself from the cost of accidental injuries with the Accident Expense+ Policy. This plan pays you a fixed cash benefit for medical treatments associated with a covered accident (see reverse for a partial list). The benefits are paid regardless of any other insurance coverage.‡

Here's the great news — you can extend this affordable protection to cover your spouse and children. This policy's cash benefits will be handy for your child's next trip to the emergency room for a playground or sports-related injury.

† National Safety Council *Injury Facts 2006*.

‡ Assurity at Work offers two Accident Expense+ policies. Your employer may choose to offer the 24-hour coverage or the off-the-job only coverage.

Accident Expense+ Benefit Highlights...

- *Accidental Death*
- *Accidental Death – Common Carrier (plane, bus, train, etc.)*
- *Hospital Admission*
- *Hospital Confinement*
- *Hospital Intensive Care Unit*
- *Major Diagnostic Exams*
- *Physician's Office and Urgent Care*

Also included:

Benefits for ambulance, emergency room, burns, dislocations, fractures, dismemberment, skin grafts, unintentional gunshot wounds, emergency dental work, eye injuries, prosthetic devices, medical appliances, blood products, ruptured disc surgery, rotator cuff surgery, abdominal or thoracic surgery, exploratory surgery, lodging and transportation.

Optional Rider...

Short-Term Disability Income Rider (Employee only)

Pays a monthly benefit amount of \$600 for six months or one year, when the insured employee is totally disabled due to an accident.

Assurity at Work's Accident Expense+ Policy protects your lifestyle from life's unexpected events.

This policy is underwritten by Assurity Life Insurance Company. This flyer provides an abbreviated explanation of the policy's qualifications, limitations and exclusions. For specific details, please review the policy or contact your insurance representative or Assurity Life Insurance Company.

Assurity at Work is the worksite sales division of Assurity Life Insurance Company, located in Lincoln, Nebraska.

This policy's availability — along with its rates, benefits and provisions — may vary by state and are subject to state approval.

Assurity at Work • Accident Expense+ Benefits — paid once per accident

This individual policy provides a variety of benefits — some of which are listed below. You may choose basic coverage with a one-unit plan, or higher benefits with a two-unit plan. Our Accident Expense+ rate structure has the same premium regardless of your age or gender.

Benefit		One-Unit Plan	Two-Unit Plan
Accidental death	Within 90 days of accident	\$25,000 employee \$10,000 spouse \$ 5,000 child	\$50,000 employee \$20,000 spouse \$10,000 child
Accidental death — common carrier (plane, bus, train, etc.)	Within 90 days of accident — not paid in addition to accidental death benefit	\$50,000 employee \$20,000 spouse \$10,000 child	\$100,000 employee \$ 40,000 spouse \$ 20,000 child
Dismemberment (loss of toes, fingers, hands, feet, eyesight)	Within 90 days of accident	\$750-\$15,000 employee \$500-\$10,000 spouse/child	\$1,500-\$30,000 employee \$1,000-\$20,000 spouse/child
Ambulance	To or from hospital or between medical facilities within 48 hours of accident for air and 90 days for ground	\$500 air/\$100 ground any insured	\$500 air/\$100 ground any insured
Emergency room treatment	Within 72 hours of accident	\$200 any insured	\$200 any insured
Hospital admission	Within 180 days of accident — not included: treatment in emergency room, outpatient treatment, a stay of less than 20 hours	\$500 any insured	\$1,000 any insured
Hospital confinement (including Sub-Acute ICU)	Within 180 days of accident — not included: treatment in emergency room, outpatient treatment, a stay of less than 20 hours. (Not paid concurrent to ICU benefit)	\$100 per day for up to 90 days any insured	\$200 per day for up to 180 days any insured
Hospital ICU confinement	Within 30 days of accident — if patient is in ICU for more than 15 days, the hospital confinement benefit begins on 16th day	\$200 per day for up to 15 days any insured	\$400 per day for up to 15 days any insured
Burns	Second- and third-degree burns treated within 72 hours of accident	\$375-\$5,000 employee \$150-\$2,000 spouse/child	\$750-\$10,000 employee \$300-\$4,000 spouse/child
Dislocations	Requiring correction with anesthesia diagnosed by a physician within 90 days of accident	\$50-\$2,000 any insured	\$100-\$4,000 any insured
Fractures	Fracture requiring surgical or non-surgical realignment diagnosed by a physician within 90 days of accident	\$25-\$2,500 any insured	\$50-\$5,000 any insured
Gunshot wound (unintentional)	Requires hospital confinement within 24 hours and surgery within 72 hours for one or more wounds	\$500 employee	\$1,000 employee
Lacerations	Requiring stitches, staples or glue within 72 hours of accident	\$50-\$400 any insured	\$100-\$800 any insured
Emergency dental work	Paid once per accident, regardless of the number of teeth involved	\$150 for any and all broken teeth requiring crown \$50 for any and all broken teeth requiring extractions any insured	\$300 for any and all broken teeth requiring crown \$100 for any and all broken teeth requiring extractions any insured
Major diagnostic exams	CT Scan, MRI, EEG	\$100 per calendar year any insured	\$200 per calendar year any insured
Physician's office or urgent care	Within 60 days of accident for treatment in physician's office or urgent care facility	\$50 any insured	\$50 any insured
Lodging	When insured is hospitalized more than 100 miles from home	\$100 per day for up to 30 days	\$100 per day for up to 30 days
Benefits also paid for: Skin grafts, eye injuries, prosthetic devices, medical appliances, blood products, ruptured disc surgery, rotator cuff surgery, abdominal or thoracic surgery, exploratory surgery and transportation.			

Please see policy for benefit details.

Policy form(s) W A200 (24-hour) and W A205 (off-the-job only) and rider form(s) R WA201 (short term disability income 24-hour rider) and R WA251 (short term disability income off-the-job only rider) underwritten by Assurity Life Insurance Company of Lincoln, Nebraska.



"Your best friend for employee benefits."



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