

Critical Illness+ Insurance

**Pays a benefit to you when
you're struck with a
covered illness.**

**"You need critical illness insurance —
not because you're going to die — but because
you are going to survive."**

— Dr. Marius Barnard, father of critical illness insurance



Could it happen to you?

Life can change in a heartbeat — an unanticipated critical illness could dramatically change your life. No one has immunity from life's risks.

Fortunately — if a critical illness like a heart attack, stroke or other serious illness strikes, you'll probably survive thanks to recent medical advances. But, recovery comes at a price. If you had to take an extended leave from your work or if you couldn't return to your job because of physical limitations, your bills would pile up while your income decreased.

Financial Impact...

Nearly half (48 percent) of all U.S. bankruptcies are caused by soaring medical bills. According to a recent Harvard study, the average person who filed bankruptcy earned a middle-income salary and had health insurance but was financially crippled with out-of-pocket expenses for co-payments, deductibles and noncovered medical services.*

*www.law.harvard.edu/news
Harvard University, Feb. 3, 2005

The Critical Illness+ Solution

Assurity at Work's Critical Illness+ Insurance can reduce the financial stress of a major illness by putting money directly into your pocket when you need it most. With the diagnosis of a covered illness, you receive a check for the benefit amount. The benefit is paid whether or not you're able to work — independent of any other health coverage. **You choose how to spend the money, but many recipients pay down their home mortgage, clear up debt or supplement family income so that a care-giving spouse can be by their side.**

Covered Illnesses

- Heart Attack
- Stroke
- Heart Transplant (or combination transplant including heart)
- Coronary Bypass Surgery
- Angioplasty
- Advanced Alzheimer's Disease
- Kidney (Renal) Failure
- Paralysis (other than from stroke)
- Severe Burns
- Coma
- Occupational HIV
- Major Organ Transplant (other than heart)
- Loss of Independent Living
- Cancer (optional rider)

Critical Illness+ highlights...

- Lump-sum benefits available from \$5,000 to \$100,000!
- Multiple benefits — up to double the maximum benefit — are paid if you suffer an illness from the "heart/stroke" category and from the "other illnesses" category.
- Loss of Independent Living Benefit is paid (25 percent of policy benefit) when you're unable to perform two "activities of daily living" if you satisfy the waiting and elimination periods. This benefit terminates at age 75.
- If you leave your current employer, you may keep the policy in force by continuing to pay premiums.
- You may expand your policy to include coverage for your spouse and children. All of your eligible children are covered for one rate!

Optional Riders Available...

Your employer may authorize a selection of policy riders to enhance your Critical Illness+ coverage, including:

Cancer Benefit Rider

(30-day waiting period from date of policy issue)

Extend your critical illness benefit to include diagnosis of invasive cancer (100 percent of the policy's benefit paid to you) or cancer (non-invasive) in situ (25 percent of the benefit paid to you). If you receive a 25 percent benefit for cancer in situ and later develop invasive cancer, you will receive the remaining 75 percent of the benefit.

Wellness Benefit Rider

(30-day waiting period from date of policy issue)

You and any insured person in your family are eligible for a \$50 benefit once per calendar year for health screening tests. Tests included are a Pap smear, PSA, mammography, chest x-rays, cholesterol screening, colonoscopy and numerous other tests. (Consult your policy for the complete list.)

This policy may not be appropriate for Medicaid recipients. Please refer to policy for definitions, limitations and exclusions for specific critical illnesses.

Critical Illnesses, Conditions and Procedures Covered

Multiple Benefits — All of the illnesses in both categories are covered by your critical illness policy and pay the benefit indicated. You can only receive 100 percent of your benefit from within either category. But, beyond that, if you collect the benefit for an illness or procedure in the “heart/stroke” category and then are diagnosed with a condition in the “other illnesses” category (or vice versa), this policy will pay the full benefit indicated to you again. There must be 180 days separating the date of diagnosis of the two critical illnesses.

Heart/Stroke Category

Critical Illness	Percentage of benefit payable for each illness	Maximum benefit for “heart/stroke” category
Heart Attack	100%	100%
Stroke	100%	
Heart Transplant (Or combination transplant including heart)	100%	
Coronary Bypass Surgery	25% (payable once per lifetime)	
Angioplasty	10% (payable once per lifetime)	

Other Illnesses Category

Critical Illness	Percentage of benefit payable for each illness	Maximum benefit for “other illnesses” category
Advanced Alzheimer’s Disease	100%	100%
Kidney (Renal) Failure	100%	
Paralysis (Other than from a stroke)	100%	
Severe Burns	100%	
Coma	100%	
Occupational HIV (Documented accidental injury)	100%	
Major Organ Transplant (Other than heart)	100%	
Loss of Independent Living ¹	25% (payable once per lifetime)	

Cancer Coverage ²	Percentage of benefit payable for each specific cancer	Maximum benefit for rider
Invasive Cancer	100%	100%
Cancer In Situ	25% (payable once per lifetime)	

¹Loss 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.

²Cancer Rider has a 30-day waiting period.

Assurity at Work • Critical Illness+ Features

Issue Ages	18 through 69
Renewability	Guaranteed renewable for life, except for Loss of Independent Living Benefit which terminates at age 75.
Benefit Paid	Lump-sum payment to you at diagnosis of covered illness or procedure.
Benefit Options	Employee \$5,000 to \$100,000 Spouse \$5,000 to \$100,000 Child \$10,000
Return of Premium Upon Death	Returns 100% of primary insured premiums when you die of any cause (minus any benefits received).
Waiting Period	None for any illness except for Loss of Independent Living Benefit, Cancer Rider and Wellness Rider each with a 30-day waiting period.
Pre-existing Condition	Benefits are payable for a specified critical illness resulting from a pre-existing condition if the illness begins more than 12 months after the policy issue date.
Portable	If you leave your current employer, you may keep the policy in force by continuing to pay premiums.
Optional Riders	Cancer Benefit Rider Wellness Benefit Rider

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

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. Availability of this policy and riders — along with their rates, benefits and provisions — may vary by state and are subject to state approval.

Policy and Riders:
W I220 Critical Illness+
R WI221 Cancer Benefit Rider
R WI223 Wellness Benefit Rider

15-180-02243 (06/08)



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