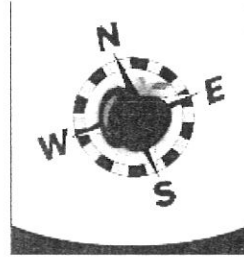


# Critical Illness PRO<sup>®</sup> Insurance

Pays a benefit directly  
to the employee when a  
covered illness strikes



  
**Unified**  
EMPLOYEE BENEFITS

855-280-3800



Assurity at Work<sup>®</sup>

  
**Assurity**<sup>®</sup>  
Life Insurance Company

**T**hanks to recent medical advances, many people survive heart attacks, strokes and other serious illnesses. But health care costs and the inability to work can cause financial stress while income decreases.

Assurity at Work<sup>®</sup> offers affordable insurance coverage through the workplace. Our Critical Illness PRO<sup>®</sup> Insurance policy can reduce the financial impact of a major illness!

## Financial Impact

**Over half (62.1 percent) of all U.S. bankruptcies are caused by soaring medical bills.\*** An American Journal of Medicine study states 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 non-covered medical services.

## The Critical Illness PRO Solution

Assurity at Work's Critical Illness PRO Insurance policy can reduce the financial impact of a major illness by paying money directly to the primary insured person (employee) when it is most needed. Benefits are provided when an insured person is diagnosed with a specified critical illness or undergoes a covered procedure, even if he or she is unable to work or has other health insurance coverage. Recipients may use the money as they choose – for example, to pay a home mortgage, clear up debt or supplement family income so a care-giving spouse can take time off from work.

\*The American Journal of Medicine, *Medical Bankruptcy in the United States, 2007: Results of a National Study 2009*

Coronary events occur every 25 seconds; 88% of those stricken are able to return to their usual work.\*

Someone suffers a stroke every 40 seconds, but 85% survive.\*

One in 3 people are diagnosed with cancer during their lifetime; 68% will survive at least 5 years.\*\*

\*Heart Disease & Stroke Statistics, 2010 Update, American Heart Association

\*\*2010 Facts and Figures, American Cancer Society

## Assurity at Work Critical Illness PRO Insurance Policy Features

<b>Benefit Paid</b>	Lump-sum payment to primary insured (employee) at diagnosis of covered illness or procedure.
<b>Benefit Options</b>	Employee \$10,000 Spouse \$ 5,000 Children \$ 5,000
<b>Multiple Benefits</b>	Up to triple the maximum benefits may be paid for illnesses from the "heart/stroke" category, the "other illnesses" category and the Cancer Rider.
<b>Return of Premium Upon Death</b>	Returns 100% of employee premiums when insured dies of a cause other than a specified critical illness (minus any benefits received).
<b>Waiting Period</b>	Coverage begins immediately for all conditions except for Loss of Independent Living Benefit, Cancer Rider and Health Screening Benefit Rider, each with a 30-day waiting period.
<b>Issue Ages</b>	18 and above
<b>Portable</b>	An employee leaving the current employer may keep the policy in force by continuing to pay premiums.
<b>Optional Riders</b>	Health Screening Rider, Recurrence Benefit Rider, Cancer Benefit Rider; Cancer Benefit Rider with Recurrence Benefit

Critical Illness insurance is not a substitute for health insurance. This is a limited policy. This policy may not be appropriate for Medicaid recipients.

# Critical Illnesses, Conditions and Procedures Covered

## Multiple Benefits

All of the illnesses in both categories are covered by this critical illness policy and pay the benefit indicated. One hundred percent of the benefit from within either category is payable. If benefits are paid for an illness or procedure in the “heart/stroke” category and the insured is diagnosed with a condition in the “other illnesses” category (or vice versa), this policy will pay the full benefit indicated again, provided 180 days separate the dates 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 <sup>1</sup>	25% payable once per lifetime	

<sup>1</sup>Loss of two of six “activities of daily living” (ADLs) when not a result of an incident or procedure listed in “heart/stroke” category.

## Optional Riders (All riders included for Northwest Allen employees)

<input checked="" type="checkbox"/> Cancer Benefit Rider	Percentage of benefit payable for each specific cancer	Maximum benefit for rider
Invasive Cancer	100%	100%
Cancer In Situ (Non-invasive Cancer)	25% payable once per lifetime	
<input checked="" type="checkbox"/> Health Screening Benefit Rider	Benefit	
Covers health screening tests including: Pap smear, PSA, mammography, chest x-ray, cholesterol screening, colonoscopy and others. (Consult rider for complete list.)	\$50 benefit once each calendar year, per insured person	
Recurrence Benefit	Benefit	
Pays a lump-sum benefit for each insured person’s second diagnosis of the same critical illness/cancer if symptom and treatment free for at least 18 months.	50% of the benefit paid for the first occurrence, per each category and insured person	
<input checked="" type="checkbox"/> For Critical Illness <input checked="" type="checkbox"/> For Cancer		

## Rates

(Rates shown reflect 20 deductions.)

Issue Age	18-39	40-49	50-59	60-64	65-69	70+
Employee Non-Tobacco	\$3.13	\$9.67	\$19.70	\$38.30	\$57.42	\$107.83
Employee Tobacco	\$4.31	\$15.93	\$34.61	\$69.56	\$103.82	\$186.91
Spouse Non-Tobacco	\$1.59	\$4.90	\$9.61	\$18.26	\$27.28	\$51.45
Spouse Tobacco	\$2.15	\$7.73	\$16.30	\$32.32	\$48.37	\$87.97
Children ages 0-25 (\$5,000 benefit amount) = \$.36						



# Limitations, Conditions and Exclusions

## Critical Illness PRO 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.

**Renewal** – Individual Critical Illness PRO is guaranteed renewable for life.

**Termination** – Coverage will terminate the earliest of the following: the date policy terminates for any reason; the date employee is no longer an employee; 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.

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

**Waiting Period** – The benefit payable for Loss of Independent Living has waiting period. There is no coverage for Loss of Independent Living if an insured person initially incurred or was diagnosed with the permanent loss of two or more activities of daily living before the end of the waiting period. The benefit payable under the Health Screening Benefit Rider has a waiting period. Assurity will not pay the rider benefit for charges incurred before the end of the waiting period. The benefit payable under the Cancer Benefit Rider and the Cancer Benefit Rider with Recurrence Benefit has a waiting period. Assurity will not pay benefits for invasive cancer or carcinoma in situ (non-invasive cancer) if the diagnosis occurred before the end of the waiting period. In addition, Assurity will not pay benefits for a specified critical illness if during the waiting period an insured person receives a diagnosis of invasive cancer or carcinoma in situ or exhibits any common or identifiable symptoms or medical problems which would cause an ordinary prudent person to seek medical advice or treatment and leads to a diagnosis of invasive cancer or carcinoma in situ.

**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 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); committing or attempting to commit a felony; being incarcerated in a penal institution or government detention facility; engaging in an illegal activity or occupation; intentionally self-inflicting an injury; or committing or attempting to commit suicide, while sane or insane.

Policy Form Nos. *Individual:* W H1108; *Group:* G H1107/G H1107C

Rider Form Nos. *Individual:* Cancer Benefit Rider R W1116; Recurrence Benefit Rider R W1101; Cancer Rider with Recurrence Benefit R W1102; Health Screening Benefit Rider R W 1117

*Group:* Cancer Benefit Rider R G1105/R G1105C; Recurrence Benefit Rider R G1107/R G1107C; Cancer Rider with Recurrence Benefit R G1106/R G1106C; Health Screening Benefit Rider R G1108/R G1108C

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

All guarantees are based on the claims-paying ability of Assurity Life. Policy and rider availability, rates and features – including limitations, conditions and exclusions – may vary by state.

## Assurity at Work is a division of Assurity Life Insurance Company – a company you can count on.

The mission of Assurity Life Insurance Company is “to help people through difficult times.” Our origins are rooted in a 125-year legacy of providing long-term security to policyholders, earning generations of customers' confidence and trust.

Assurity serves customers across the nation, offering disability income, critical illness, life and accident insurance, annuities and specialty insurance plans.

With assets of nearly \$2.5 billion, Assurity has built a reputation for “best in class” service, sound business practices and a disciplined approach to financial management. Headquartered in Lincoln, Neb., Assurity has earned a high rating from A.M. Best Company, one of the insurance industry's leading independent analysts. For more information about this rating, please visit [www.ambest.com](http://www.ambest.com).



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