

# Assurity - Critical Illness & Accident

Main Company Page: <https://www.assurity.com/>

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# Educational Resources



S.C. SWIDERSKI LLC

## Voluntary Benefits

### What are Voluntary Benefits?

- Voluntary benefits are insurance programs that can help protect your financial well-being in the event of you being unable to work, certain major illnesses, off the job accidents, or death.

### Do I have to sign up?

- You have the option to sign up through the company portal when you are eligible.

### Is this like health insurance?

- No, it's separate. These policies pay you directly. They don't pay the hospital, doctor, or your health insurance company.

### What is being offered?

- **Short Term Disability:** Pays you up to 60 % of your income if you are sick or injured and unable to work.
- **Critical Illness:** Gives you a lump sum of money in the event of cancer, heart attack, stroke, organ failure, organ transplant, etc. Spousal coverage is also available. \$50 wellness benefit included.
- **Off-the Job Accident:** Pays if anyone covered gets hurt in an accident and requires medical treatment. \$100 individual and \$200 family wellness benefit included.
- **Life Insurance, AD&D:** Life insurance policy that pays a lump sum to your beneficiaries in the event of your death. Spouse and child coverage is also available. Additional AD&D benefit available.

**Can I get more information?** Yes!  
Scan the QR code for a summary of the products being offered or contact Joe.

<https://youtu.be/ee4uVRJdGY4>



**Joseph Jurgensmier**  
Regional Director  
Cell (715) 218-5007  
[joe@advantagegroupga.com](mailto:joe@advantagegroupga.com)

130 E Walnut St., Suite 820  
Green Bay, WI 54301  
Office (920) 880-1580  
Fax (715) 241-5375  
Toll Free 1-844-441-5372  
[www.advantagegroupga.com](http://www.advantagegroupga.com)

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# Assurity Plan Details - Accident & Critical Illness

**Assurity**<sup>®</sup>

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# **Voluntary Benefit Options**

for S.C. Swiderski, LLC



Accident Expense  
Critical Illness

**Advantage Group**

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# Group Accident Expense Insurance

for S.C. Swiderski, LLC

Even with a good health insurance plan, a trip to the doctor or hospital can be expensive. Many people find themselves paying more out of their own pocket each year. If you or someone in your family are hurt in an accident, the last thing you want to think about is how you are going to pay for medical care.

Accident expense insurance provides peace of mind and gives you additional cash to help pay your health insurance deductible and other expenses.

**Group Accident Expense** insurance **pays a benefit directly to you** when you receive treatment from a physician for a covered accident.

## Key Features

- ☑ **Helps with out-of-pocket expenses** associated with covered accidents
- ☑ **No deductibles**, copays, coinsurance or networks - see any doctor
- ☑ **Guaranteed issue** - no medical exams or tests
- ☑ **Portable** - coverage continues if you retire or change jobs, as long as you pay the premiums

**Know you  
and your family  
are protected.**

It's easy –  
sign up today



Not available to residents of New York.

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## Group Accident Expense Benefits - Off-the-Job

### Forms G H1708/G H1708C (HSA Compatible)

Plan includes the benefits listed in the schedule below for a covered accident. Coverage is Off-the-Job. All treatment must be provided or prescribed by a physician and is payable only once per insured per accident unless otherwise noted. In most states, the term physician does not include chiropractor or dentist. Each benefit is also subject to conditions for payments as detailed in the certificate.

### Emergency Care

Payable within 60 days of accident unless otherwise noted

<b>Initial Accident Treatment</b> One physician's office, urgent care or emergency room visit per accident within 60 days of accident for doctor's office and urgent care; within 30 days of accident for emergency room	\$100 - Dr. Office \$100 - Urgent Care \$200 - ER
<b>Telemedicine Treatment</b>	\$40
<b>Ambulance</b> Transport to or from hospital; pays one of the following	\$200 - Ground \$600 - Air
<b>X-Rays</b>	\$200
<b>Diagnostic Exams</b> CT, CAT, MRI or EEG	\$100
<b>Blood, Plasma or Platelets</b> Processing or transfusion	\$600
<b>Emergency Room Observation Unit</b> Held in hospital, without admission, after ER treatment	\$50 - 4-20 hours \$100 - 20+ hours

### Supportive Care

Benefits in this category only payable if Initial Accident Treatment or Telemedicine Treatment benefit was paid for same injury

<b>Follow-Up Treatment</b> Benefit paid per visit, up to 2 visits per accident	\$100
<b>Physical, Occupational or Speech Therapy</b> Benefit paid per visit, up to 6 visits per accident	\$60
<b>Chiropractic/Acupuncture Treatment</b> Benefit paid per visit, up to 6 visits per accident	\$60
<b>Epidural Pain Management</b>	\$100
<b>Prescription Medication</b> Other than while confined in hospital or nursing home; up to two per accident; up to six times per calendar year	\$10
<b>Medical Supplies</b> Over-the-counter; once per accident; up to three per calendar year	\$10
<b>Appliances</b> Rented or purchased, such as crutches or wheelchair	\$250
<b>Prosthetic Devices</b> Not including hearing or dental aids, eyeglasses or cosmetic devices	\$1,000 - One device \$2,000 - Multi. devices
<b>Residence/Vehicle Modification</b>	\$1,000
<b>Transportation</b> For physician treatment 50+ miles from residence; up to three round trips per accident	\$200 - Ground \$500 - Air
<b>Lodging</b> For companion accompanying an insured traveling 100+ miles from residence for treatment; up to 30 days per accident	\$200 per day

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GROUP ACCIDENT EXPENSE INSURANCE PROVIDES LIMITED BENEFIT COVERAGE AND MAY CONTAIN REDUCTIONS OF BENEFITS, LIMITATIONS AND EXCLUSIONS. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/ certificate prevail. For complete benefits descriptions and conditions, see the policy/certificate.

## Group Accident Expense Benefits - Off-the-Job

Forms G H1708/G H1708C (HSA Compatible)

### Specific Injury Care

<b>Burns</b> Pays a percentage of the burn benefit, based on degree of burn and percentage of body affected.	<b>\$1,000</b>
<b>Burns – Skin Graft</b> - Pays 50 percent of the burn benefit.	
<b>Child Organized Sport</b> Pays 10 percent of all other payable benefits resulting from injury of dependent child during amateur organized athletic competition or supervised practice for such	up to <b>\$1,000</b> maximum
<b>Coma</b> Not medically induced or the result of drug or alcohol use	<b>\$20,000</b>
<b>Concussion</b> Not payable if traumatic brain injury benefit is paid	<b>\$50</b>
<b>Dental Emergency</b> Natural tooth treatment provided by a dentist	<b>\$200</b> - Crown <b>\$60</b> - Extraction
<b>Dislocation</b> Pays a percentage of the benefits for open reduction or closed reduction; where the percentage payable is based on the joint or bone affected and degree of dislocation	<b>\$4,000</b> - Open reduction <b>\$2,000</b> - Closed reduction
<b>Ear Injury</b> Resulting in hearing loss greater than 60 percent	<b>\$200</b> once per lifetime
<b>Eye Injury</b> Requiring surgery or removal of foreign object	<b>\$200</b>
<b>Fracture</b> Pays a percentage of the benefit for open reduction or for closed reduction, where the percentage payable is based on the joint or bone affected	<b>\$4,000</b> - Open fracture <b>\$2,000</b> - Closed fracture
<b>Gunshot Wound</b> Requiring hospitalization and surgery	<b>\$1,000</b>
<b>Lacerations</b> Pays a percentage of the benefit based on the length of laceration	<b>\$100</b>
<b>Paralysis</b> Lasting 90 or more days and diagnosed to be permanent; one paralysis benefit payable per lifetime	<b>\$15,000</b> - Paraplegia <b>\$30,000</b> - Quadriplegia
<b>Poisoning</b>	<b>\$50</b>
<b>Post Traumatic Stress Disorder</b>	<b>\$400</b>
<b>Traumatic Brain Injury</b> Diagnosed by CT, CAT, MRI, EEG, PET or X-Ray	<b>\$600</b>

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## Group Accident Expense Benefits - Off-the-Job

Forms G H1708/G H1708C (HSA Compatible)

### Hospital Care

Daily benefit paid within 180 days of accident

<b>Hospital Admission</b> Pays once per calendar year	<b>\$1,000</b>
<b>Hospital Confinement</b> Daily benefit paid up to 365 days per accident	<b>\$200</b>
<b>Intensive Care</b> Daily benefit paid up to 30 days per accident	<b>\$400</b>
<b>Sub-Acute Intensive Care</b> Daily benefit, paid up to 30 days per accident	<b>\$300</b>
<b>Rehabilitation Unit</b> Daily benefit paid up to 30 days per accident, 60 days per calendar year	<b>\$200</b>
<b>Child Care during Hospital Confinement</b> Daily benefit paid for the care of all dependent children by licensed provider while insured is confined to hospital; up to 30 days per accident	<b>\$40</b>

### Surgical Care

Paid within 180 days of accident

<b>Open Abdominal, Thoracic or Cranial Surgery</b> Not including hernia	<b>\$2,000</b>
<b>Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery</b>	<b>\$1,000</b>
<b>Ruptured Disc Surgery</b>	<b>\$1,000</b>
<b>Hernia Surgery</b>	<b>\$500</b>
<b>Exploratory Surgery</b> Diagnostic arthroscopic or laparoscopic, not payable if any other surgery benefit is paid	<b>\$500</b>
<b>Miscellaneous Outpatient Surgery</b> Must require anesthesia; not payable if any other surgery benefit is paid	<b>\$200</b>
<b>Anesthesia</b> Administered for a payable surgery benefit	<b>\$200</b>

### Wellness Benefit

Pays \$50 once per day, up to two times per insured per calendar year, subject to a maximum of four times for all insured persons per calendar year, for the following screenings or exams:

- Blood screening for triglycerides, cholesterol, HDL, LDL or fasting blood glucose
- Annual physical exam
- Routine eye exam
- Immunization

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## Group Accident Expense Benefits - Off-the-Job

Forms G H1708/G H1708C (HSA Compatible)

### Accidental Death and Dismemberment Rider

(Form R G1712C)

<b>Accidental Death Benefit</b> Not payable if Accidental Death-Common Carrier benefit is paid	<b>\$40,000</b> - Employee <b>\$20,000</b> - Spouse <b>\$10,000</b> - Child
<b>Accidental Death Seatbelt Benefit</b> Additional death benefit if seatbelt in use	<b>\$10,000</b> - Employee <b>\$5,000</b> - Spouse <b>\$2,500</b> - Child
<b>Accidental Death - Common Carrier Benefit</b> If fare-paying passenger on common carrier	<b>\$100,000</b> - Employee <b>\$50,000</b> - Spouse <b>\$25,000</b> - Child
<b>Accidental Death - Children Education Benefit</b> Additional benefit for dependent children enrolled in post-secondary educational institution	Pays <b>\$1,000</b> per accidental death, per qualifying child
<b>Accidental Dismemberment Benefit</b> Pays a percentage where the percentage varies by body part	<b>\$40,000</b> - Employee <b>\$20,000</b> - Spouse <b>\$10,000</b> - Child

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## Group Accident Expense Semi-Monthly Premiums - Off-the-Job - Wisconsin

Forms G H1708/G H1708C (HSA Compatible)

	Employee	Employee & Spouse	Employee & Children	Family
All Ages	\$6.35	\$11.05	\$13.85	\$20.32

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\*Premium rates shown are for the combined group Accident Expense policy and rider benefits as summarized in the proposal. For complete benefit descriptions, limitations, conditions and exclusions, see the policy/certificate. Policy availability, features, provisions and rates may vary by state.

## Group Accident Expense - Wisconsin

Forms G H1708/G H1708C

### Limitations, Conditions and Exclusions

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

#### Limitations

##### **GROUP ACCIDENT EXPENSE INSURANCE PROVIDES LIMITED BENEFIT COVERAGE.**

This insurance does not provide major medical coverage and does not satisfy the requirement for minimum essential coverage under the Affordable Care Act (ACA).

Availability of this product, and its benefits and premiums as presented, is subject to the approval of Assurity. Some applicants with pre-existing conditions may not be eligible for coverage. Product availability, features and rates may vary by state. All benefits, premiums, conditions, exclusions and limitations are governed by the actual contract as provided by Assurity, not this proposal.

#### Coverage Conditions

**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.

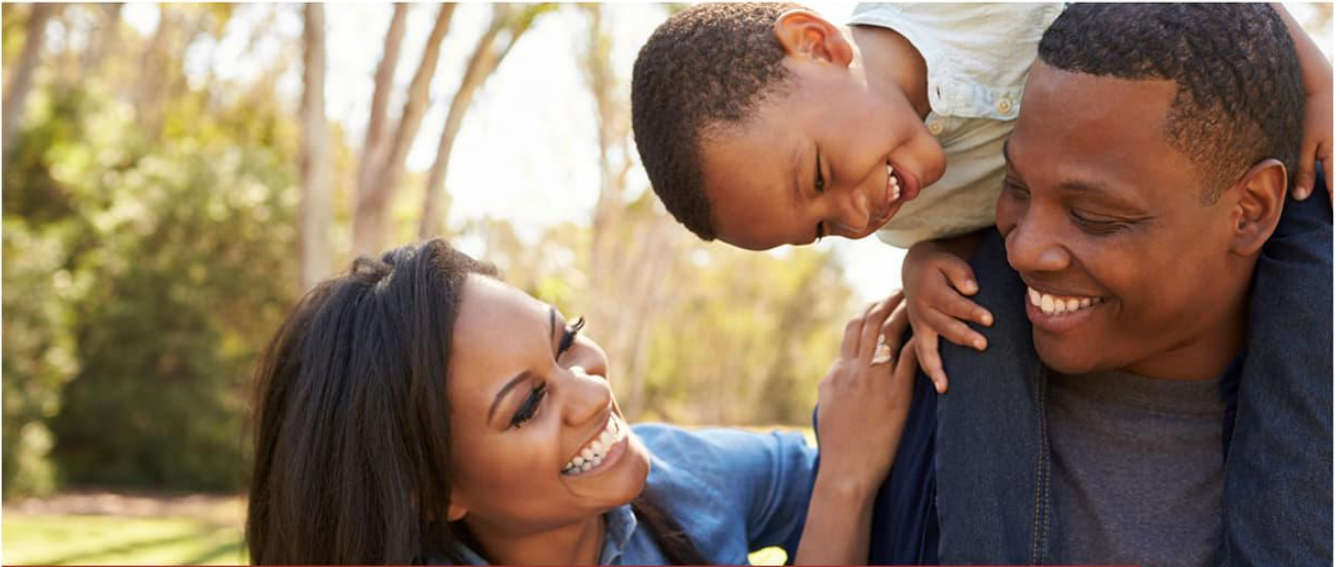
**Termination** – Coverage will terminate the earliest of the following: the date policy terminates for any reason; the date employee is no longer an employee (portability available); when premiums are not paid by the end of the grace period; the date Assurity receives written notice to terminate; when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

#### Exclusions

Assurity will not pay benefits for losses caused by or the result of any Insured Person(s):

- operating, learning to operate, or serving as a crew member of any aircraft;
- engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, mountain or rock climbing, B.A.S.E. jumping, sky diving or cave diving;
- riding in or driving any motor-driven vehicle in an organized race, stunt show or speed test;
- officiating, coaching, practicing for or participating in any semi-professional or professional competitive athletic contest for which any type of compensation or remuneration is received;
- having a sickness independent of the Covered Accident, including physical or mental infirmity (sickness means any illness, inflection, disease or any other abnormal physical condition which is not caused by an Injury);
- 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;
- suffering from a Mental and Nervous Disorder (except for Post-Traumatic Stress Disorder as described in the policy/certificate);
- 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);
- having cosmetic surgery or other elective procedures that are not medically necessary;
- having a hernia, except as paid under the Hernia Surgery Benefit, if applicable;
- committing or attempting to commit a felony;
- being incarcerated in a penal institution or government detention facility;
- participating in a riot, insurrection or rebellion;
- driving any taxi for wage, compensation or profit;
- engaging in an illegal occupation;
- intentionally self-inflicting an injury; or
- committing or attempting to commit suicide, while sane or insane.

No benefits, except the Initial Accident Treatment benefit, will be payable for services provided outside of the United States.



# Group Critical Illness Insurance

for S.C. Swiderski, LLC

More people are surviving life threatening illnesses than ever before. Unfortunately the cost of critical illness care is high and medical bills can follow survivors long after they've proven victorious in their fight.

Critical illness insurance provides peace of mind and gives you additional cash to help pay your health insurance deductible and other out-of-pocket expenses.

**Group Critical Illness** insurance **pays a lump-sum benefit directly to you** if you are diagnosed with stroke, heart attack or a number of other covered conditions.

## Key Features

- ☑ **Pays a lump sum directly to you**
- ☑ Includes a **health screening benefit which pays \$50 a year** for any number of common covered medical tests or procedures
- ☑ The **return of premium benefit** pays you back **100% of the premiums paid for the policy and riders** if you die from a cause other than a covered critical illness
- ☑ **Guaranteed issue** – no medical exams or tests
- ☑ **Portable** – coverage continues if you retire or change jobs, as long as you pay the premiums

Not available to residents of New York.

**Know you  
and your family  
are protected.**

It's easy –  
sign up today



## Group Critical Illness Benefits - Wisconsin

Forms G H1715/G H1715C, R G1716C (HSA Compatible)

Group Critical Illness Policy and Additional Critical Illness Rider

Assurity's Group Critical Illness insurance pays a lump sum benefit upon diagnosis of certain specified illnesses, conditions and procedures. The amount payable is equal to the policy benefit amount times the applicable percentage or the specified dollar amount as shown below for the specified covered condition..

Heart Attack	100%
Coronary Artery 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/calendar year
Kidney (Renal) Failure	100%
Major Organ Transplant	100%
Advanced Alzheimer's Disease	100%
Loss of Independent Living (30-day waiting period)	25%
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%
Advanced ALS	100%
Severe Burns	100%
Bone Marrow Transplant	100%
Multiple Sclerosis	50%
Schizophrenia	10%
Transient Ischemic Attack (TIA)	10%

### Other Features

#### 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.

#### Reoccurrence Diagnosis Benefit

Once benefits have been paid for a covered critical illness, benefits are payable 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 subsequent critical illness is not caused or contributed to by a critical illness for which benefits were paid.

#### 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.

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## Group Critical Illness Benefits - Wisconsin

Forms G H1715/G H1715C, R G1716C (HSA Compatible)

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### Return of Premium for Non-CI Death

Returns 100% of all premiums paid for the policy and riders minus any benefits paid under the policy and riders, if the covered employee dies from a cause other than a covered critical illness.

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### Health Screening Rider

(Form R G1720C)

Pays a **\$50** benefit per calendar year per insured person for specified screening services listed below.

Biopsy for skin cancer	Flexible sigmoidoscopy
Bone marrow biopsy and aspiration	Hemocult stool analysis
Breast ultrasound	Mammography
CA 15-3 (blood test for breast cancer)	Pap smear
CA 19-9 (blood test for pancreatic cancer)	PSA (blood test for prostate cancer)
CA 125 (blood test for ovarian cancer)	Serum protein electrophoresis (blood test for Myeloma)
CEA (blood test for colon and cervical cancer)	Stress test (bicycle or treadmill)
Chest X-ray	Thermography
Colonoscopy	

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## Group Critical Illness Semi-Monthly Premiums - Wisconsin

Forms G H1715/G H1715C, R G1716C (HSA Compatible)

**Employee or Employee & Children** (rates based on employee's age; benefit amounts over \$30,000 require underwriting of all covered persons)

Child benefit is equal to 25% of employee benefit.

<b>Non-Tobacco</b>		<b>Employee Benefit Amount</b>					
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	
18-24	\$1.55	\$2.53	\$3.49	\$4.46	\$5.43	\$6.41	
25-29	\$2.04	\$3.33	\$4.63	\$5.93	\$7.22	\$8.51	
30-34	\$2.58	\$4.30	\$6.00	\$7.73	\$9.44	\$11.16	
35-39	\$3.57	\$5.97	\$8.37	\$10.78	\$13.19	\$15.59	
40-44	\$4.67	\$7.86	\$11.06	\$14.25	\$17.44	\$20.63	
45-49	\$6.08	\$10.52	\$14.98	\$19.42	\$23.86	\$28.29	
50-54	\$8.27	\$14.66	\$21.07	\$27.47	\$33.85	\$40.25	
55-59	\$10.94	\$19.93	\$28.90	\$37.89	\$46.86	\$55.85	
60-64	\$13.84	\$25.81	\$37.78	\$49.75	\$61.73	\$73.70	
65-69	\$19.16	\$36.44	\$53.74	\$71.02	\$88.29	\$105.58	
70+	\$36.65	\$70.95	\$105.23	\$139.52	\$173.82	\$208.10	

<b>Tobacco</b>		<b>Employee Benefit Amount</b>					
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	
18-24	\$1.97	\$3.35	\$4.73	\$6.12	\$7.49	\$8.88	
25-29	\$2.65	\$4.57	\$6.46	\$8.36	\$10.26	\$12.16	
30-34	\$3.50	\$6.13	\$8.74	\$11.36	\$13.98	\$16.60	
35-39	\$4.99	\$8.81	\$12.60	\$16.41	\$20.22	\$24.02	
40-44	\$6.70	\$11.88	\$17.05	\$22.22	\$27.40	\$32.57	
45-49	\$9.08	\$16.44	\$23.82	\$31.18	\$38.54	\$45.91	
50-54	\$12.75	\$23.52	\$34.30	\$45.06	\$55.85	\$66.60	
55-59	\$17.41	\$32.71	\$48.01	\$63.30	\$78.60	\$93.89	
60-64	\$22.46	\$42.88	\$63.33	\$83.76	\$104.20	\$124.63	
65-69	\$31.40	\$60.75	\$90.10	\$119.44	\$148.79	\$178.14	
70+	\$57.48	\$112.35	\$167.20	\$222.06	\$276.91	\$331.78	

**Employee & Spouse or Family** (rates based on employee's age; employee benefit amount over \$30,000 requires underwriting for all covered)

Spouse benefit is equal to 50% of employee benefit.

Child benefit is equal to 25% of employee benefit.

<b>Non-Tobacco</b>		<b>Employee Benefit Amount</b>					
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	
18-24	\$2.54	\$3.96	\$5.39	\$6.82	\$8.27	\$9.69	
25-29	\$3.28	\$5.19	\$7.07	\$8.98	\$10.89	\$12.77	
30-34	\$4.14	\$6.69	\$9.20	\$11.74	\$14.27	\$16.81	
35-39	\$5.77	\$9.35	\$12.91	\$16.47	\$20.05	\$23.62	
40-44	\$7.59	\$12.33	\$17.09	\$21.83	\$26.58	\$31.32	
45-49	\$9.84	\$16.46	\$23.10	\$29.72	\$36.36	\$42.98	
50-54	\$13.25	\$22.82	\$32.40	\$41.95	\$51.53	\$61.10	
55-59	\$17.37	\$30.83	\$44.28	\$57.74	\$71.19	\$84.65	
60-64	\$21.66	\$39.62	\$57.57	\$75.54	\$93.49	\$111.44	
65-69	\$29.68	\$55.60	\$81.54	\$107.46	\$133.39	\$159.31	
70+	\$56.15	\$107.59	\$159.02	\$210.46	\$261.89	\$313.33	

<b>Tobacco</b>		<b>Employee Benefit Amount</b>					
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	
18-24	\$3.16	\$5.21	\$7.26	\$9.30	\$11.34	\$13.38	
25-29	\$4.22	\$7.02	\$9.84	\$12.65	\$15.45	\$18.25	
30-34	\$5.54	\$9.44	\$13.32	\$17.20	\$21.09	\$24.98	
35-39	\$7.95	\$13.62	\$19.27	\$24.94	\$30.61	\$36.28	
40-44	\$10.66	\$18.39	\$26.10	\$33.82	\$41.55	\$49.26	
45-49	\$14.36	\$25.38	\$36.39	\$47.40	\$58.42	\$69.43	
50-54	\$20.03	\$36.15	\$52.28	\$68.42	\$84.55	\$100.68	
55-59	\$27.12	\$50.06	\$72.99	\$95.93	\$118.86	\$141.78	
60-64	\$34.66	\$65.31	\$95.97	\$126.61	\$157.25	\$187.90	
65-69	\$48.13	\$92.14	\$136.18	\$180.19	\$224.22	\$268.24	
70+	\$87.54	\$169.81	\$252.11	\$334.39	\$416.70	\$498.97	

\*Premium rates shown are for the combined group Critical Illness policy and rider benefits as summarized in the proposal. For complete benefit descriptions, limitations, conditions and exclusions, see the policy/certificate. Policy availability, features, provisions and rates may vary by state.

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## Group Critical Illness - Wisconsin

Forms G H1715/G H1715C

### Limitations, Conditions and Exclusions

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

#### Limitations

##### **GROUP CRITICAL ILLNESS INSURANCE PROVIDES LIMITED BENEFIT COVERAGE.**

This insurance does not provide major medical coverage and does not satisfy the requirement for minimum essential coverage under the Affordable Care Act (ACA).

Availability of this product, and its benefits and premiums as presented, is subject to the approval of Assurity. Some applicants with pre-existing conditions may not be eligible for coverage. Product availability, features and rates may vary by state. All benefits, premiums, conditions, exclusions and limitations are governed by the actual contract as provided by Assurity, not this proposal.

**Pre-existing conditions:** 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.

**Waiting period:** The benefits payable for Loss of Independent Living, Invasive Cancer, Non-Invasive Cancer, and Skin Cancer have a waiting period. There is no coverage 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 conditions 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.

#### Special Endorsement

The pre-existing condition clause will be waived during the initial enrollment and for new hires. Late entrant employees enrolling during the annual re-enrollment will be subject to the normal pre-existing condition clause.

#### Coverage Conditions

**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.

#### Exclusions

Assurity will not pay benefits for losses caused by or 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;
- being incarcerated in a penal institution or government detention facility;
- engaging in an illegal occupation;
- intentionally self-inflicting an injury; or
- committing or attempting to commit suicide, while sane or insane.

# We are never more than one call away.



Customer Service  
800-276-7619, Ext. 4210  
7:30am - 5:00pm CST



Email  
[claimsinfo@assurity.com](mailto:claimsinfo@assurity.com)



Claims  
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Assurity  
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Lincoln, NE 68501-2533



Policy Services  
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## Helping people through difficult times

As a mutual organization, Assurity was founded on the simple concept of people coming together to support each other in moments of need. We continue our mission of helping people through difficult times by providing affordable insurance protection that is easy to understand and buy. Our financial stability has stood the test of time. It shows our commitment to be there when our customers need us. Owned by our policyholders, we conduct our business to serve only their best interests. Whether paying benefits, offering service with a human touch, giving back to our community, or practicing sustainable habits that provide for our planet, we embrace our capacity to improve lives. We all share in the future we create, and Assurity believes in using our business as a force for good.



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