



Critical Illness+ Insurance

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

It can happen to anyone!

Life can turn upside down in the wake of an unanticipated critical illness. Fortunately, when heart attack, stroke or other serious illness strikes, many people survive, thanks to recent medical advances. But recovery comes at a price. An extended leave from work or inability to return to the same job because of physical limitations could cause bills to pile up while income decreases.

Financial Impact

Over half (62.1%) of all U.S. bankruptcies are caused by soaring medical bills. According to a study published in the Harvard Journal of Medicine, 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.*

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

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

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

One in three 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

The Critical Illness+ Solution

Assurity at Work's Critical Illness+ Insurance can reduce the financial stress of a major illness by paying money directly to the insured when it is most needed. Upon the diagnosis of a covered illness, the insured receives a check for the benefit amount, whether or not he or she is

able to work, and independent of any other health coverage.

Recipients may use the money as they choose; for example, to pay down a home mortgage, clear up debt or supplement family income so that a care-giving spouse can take time off work.

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, 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 for 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) if insured is unable to perform two “activities of daily living” and waiting and elimination periods are satisfied. This benefit terminates at age 75.
- Policy is portable for employees leaving their current employment.
- Policy may be expanded to include coverage for spouse and children. All eligible children are covered for one rate!
- A selection of optional riders available, including:

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

Extends benefit to include diagnosis of invasive cancer (100 percent of the policy's benefit paid to insured) or cancer (non-invasive) in situ (25 percent of the benefit paid to insured). If 25 percent benefit for cancer in situ is paid and insured later develops invasive cancer, the remaining 75 percent of the benefit will be paid.

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

The policyowner and any insured persons in the 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 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.

protection

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 receive 100 percent of your benefit from within either category. But, 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%	
Major Organ Transplant (Other than heart)	100%	
Loss of Independent Living ¹	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.

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)	

²Cancer Rider has a 30-day waiting period.

Assurity at Work • Critical Illness+ Features

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.
Issue Ages	18 through 64
Renewability	Guaranteed renewable for life, except for Loss of Independent Living Benefit which terminates at age 75.
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, Lincoln, Neb. 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. Policy and rider availability, rates and features may vary by state.

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

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