

Assurity

Critical Illness Insurance





Critical Illness Insurance

Surviving a critical illness, such as cancer, heart attack or stroke today is more likely than ever—but can come with financial costs and uncertainty.

A critical illness policy can help alleviate those worries by paying a lump-sum, tax-free benefit when you are first-ever diagnosed with a covered illness or medical condition. It helps offset your out-of-pocket costs for care, while giving you:

- ✓ Freedom to choose your health providers
- ✓ Freedom from worry about your bills
- ✓ Freedom to have your spouse by your side
- ✓ Freedom to take extra time off from work to recover

How it Works

- 1 You have a first-ever **diagnosis** of a covered illness or condition, such as cancer, stroke, heart attack or organ transplant.
- 2 Submit your claim to Assurity.
- 3 We pay a lump-sum cash **benefit to you**, not your healthcare provider.

Focus on getting better, not bills

You can use the money any way you choose to cover costs and ease your financial worry.

Medical Costs

- Deductibles
- Copays/coinsurance
- Prescriptions/medication
- Out-of-network costs
- Experimental treatments

Non-Medical Costs

- Everyday expenses like rent, mortgage, utilities, etc.
- Lost income
- Travel for care/treatment
- Rehabilitation/homecare
- Childcare or eldercare

Flexibility that meets your needs

Critical Illness Insurance covers some of the most often-claimed critical illnesses and procedures. Key features include:

- Benefit amounts from \$50,000 to \$500,000
- Issue ages: 18 through 64
- Full medical underwriting for most competitive rates
- Guaranteed renewable for life
- Benefit amount reduces 50 percent when the insured turns 65 or five years from the policy issue date, whichever is later

Optional riders are additional benefits that you can buy and add on to your policy to make it best fit your needs, such as coverage for your spouse.

What's covered, so you can recover

Critical Illness Insurance can pay up to three times the benefit amount, unlike some other policies. If you receive the benefit in one category, you can receive the full benefit amount again in another category. If you receive a partial benefit within a category, you can receive the remainder of the total benefit in that category. The table below shows the percentage of the benefit amount for a covered critical illness, condition or procedure.

| | Specified Critical Illnesses | Benefit Amount Payable |
|--|--|---------------------------------|
| Category 1 Cancer | Invasive Cancer | 100% |
| | Carcinoma in Situ (non-invasive cancer) | 25% (payable once per lifetime) |
| Category 2 Heart/ Stroke | Heart Attack | 100% |
| | Heart Transplant (or combination transplant including heart) | 100% |
| | Stroke | 100% |
| | Heart Valve Replacement/Repair Surgery | 100% |
| | Aortic Surgery | 100% |
| | Coronary Bypass Surgery | 25% (payable once per lifetime) |
| | Angioplasty | 25% (payable once per lifetime) |
| Category 3 Other Illnesses & Conditions | Advanced Alzheimer's Disease | 100% |
| | Accidental Loss of Speech | 100% |
| | Benign Brain Tumor | 100% |
| | Coma (not as a result of stroke) | 100% |
| | Blindness | 100% |
| | Deafness | 100% |
| | End-Stage Renal (Kidney) Failure | 100% |
| | Loss of Limbs | 100% |
| | Major Burns | 100% |
| | Major Organ Transplant (other than heart) | 100% |
| | Motor Neuron Disease | 100% |
| | Occupational HIV Infection | 100% |
| | Paralysis (not as a result of stroke) | 100% |

Diagnosis must be made or procedure performed by a physician. Coverage begins immediately for all categories except cancer, which during the first 90 days after issue pays a reduced benefit. Conditions for payments are detailed in the policy.



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.

Certified



Corporation

Customer Service

800-869-0355
Ext. 4279

Find out more
assurity.com

Conditions, Limitations and Exclusions

Right to Cancel – The policy has a 30-day free look period.

Termination – Coverage will terminate the earliest of the following: when premium is not paid by the end of the grace period; when we receive a written request to terminate; upon the death of the insured person; or when 100% of the benefit amount has been paid for each category. Optional riders may contain additional termination provisions.

Limitations – A reduced benefit amount will be paid if the insured person receives a first ever diagnosis of invasive cancer or carcinoma in situ within the first 90 days following the policy's issue date or last reinstatement date. In the event a benefit is paid for invasive cancer or carcinoma in situ within the first 90 days of the issue date or last reinstatement date, coverage for invasive cancer or carcinoma in situ will end.

Exclusions – Assurity will not pay benefits for conditions that are caused by or the result of the insured person: being exposed to war or act of war; engaging in an illegal occupation; participating in a felony; intentionally self-inflicting a sickness or injury; committing or attempting to commit suicide; being intoxicated or under the influence of an illegal substance or narcotic (except as used as prescribed by a physician); actively serving in the armed forces, except during active duty training of less than 60 days.

NOT AVAILABLE IN NEW YORK.

CRITICAL ILLNESS INSURANCE PROVIDES LIMITED BENEFIT COVERAGE. It is not a comprehensive major medical plan or Medicare supplement policy. The description of benefits is intended only to highlight the insured'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, the terms of the policy prevail. This policy may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your insurance representative or Assurity to review the policy for more information.

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Policy Form Nos. I H0820 and CI 007 and Rider Form Nos. R I0821, A-R 130, R I0822 and CIR 016 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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