

# Disability Income PRO™ Insurance

Helps replace income lost  
due to disability from  
accident or sickness



We're all in.

Assurity at Work®



**Assurity**®  
Life Insurance Company

## A monthly paycheck is essential.

If an accident or sickness prevents an employee from working, chances are the paycheck stops, too. According to the Council for Disability Awareness, 68 percent of

Americans would find it “very difficult” or “somewhat difficult” to meet their current financial obligations if their next paycheck were delayed for one week.<sup>1</sup>

Many people assume Social Security or workers compensation will take care of them if paychecks from their employer stop. However, there are many common misconceptions about how well these options pay, and who qualifies.

In reality:

- **65 percent of initial Social Security Disability Insurance (SSDI) claim applications were denied in 2011.<sup>2</sup>**
- **The average SSDI monthly benefit payment in 2011 was \$1,237 for males, and \$972 for females – hardly enough to pay regular bills and additional medical expenses.<sup>2</sup>**
- **Nearly three-fourths of the disabling injuries suffered by workers in 2008 occurred off the job.<sup>3</sup>**

It is possible to prepare for disability and minimize the possibility of foreclosure and bankruptcy – or even far less dramatic changes to a lifestyle. A Disability Income PRO™ Insurance policy from Assurity at Work® can be part of that solution! It provides a monthly benefit when disability occurs, which can be used to pay those bills previously covered by a paycheck.

Staying healthy and accident-free are the best defenses against becoming disabled. Beyond that, owning a Disability Income PRO Insurance policy from Assurity at Work is a smart way for employees to maintain financial stability if disability should strike.

<sup>1</sup>American Payroll Association, “Getting Paid in America” Survey, 2012

<sup>2</sup>U.S. Social Security Administration

<sup>3</sup>National Safety Council, Injury Facts®, 2010 Edition

## Disability – did you know...

- **During 2008, Americans suffered over 25 million disabling injuries – almost one every second.**  
– National Safety Council®, Injury Facts® 2010 Ed.
- Ninety percent of consumers surveyed say they value their ability to earn an income, but almost 40 percent said they haven’t thought about how they would protect this all-important financial resource.  
– Council for Disability Awareness 2010 Consumer Disability Awareness Study
- **A Harvard University report revealed that 62 percent of all personal bankruptcies filed in the U.S. in 2007 were due to a medical problem.** – The American Journal of Medicine, 2009
- The cost of a two-year disability can equal one to two times an individual’s or family’s annual household income, assuming disability benefits are not being received from any source.  
– The Impact of Disability, Milliman Inc., 2009
- **Sixty-four percent of wage earners believe they have a two percent or less chance of being disabled for three months or more during their working career. The actual odds for a worker entering the workforce today are about 30 percent.** – Council for Disability Awareness 2010 Consumer Disability Awareness Study and Social Security Administration Fact Sheet, March 18, 2011
- More than 70 percent say a disability which would keep them from working would likely be caused by a serious accident, when more than 90 percent of disabilities are actually caused by illness.  
– Council for Disability Awareness 2010 Consumer Disability Awareness Study

## Assurity at Work's Disability Income PRO Benefits

This policy provides a monthly benefit when the insured is totally disabled due to  accident  sickness

<b>Issue Ages</b>	18 and over
<b>Benefit</b>	Minimum: \$300 per month; Maximum: \$5,000 per month (Maximum benefit is 60 percent of income, benefit amount may be subject to underwriting approval)
<b>Benefit Period</b>	<input type="checkbox"/> 3 <input type="checkbox"/> 6 <input type="checkbox"/> 12 or <input type="checkbox"/> 24 months
<b>Elimination Period for Accident only</b>	<input type="checkbox"/> 0 <input type="checkbox"/> 7 <input type="checkbox"/> 14 <input type="checkbox"/> 30 <input type="checkbox"/> 60 <input type="checkbox"/> 90 or <input type="checkbox"/> 180 consecutive days
<b>Elimination Period for Accident and Sickness</b>	<input type="checkbox"/> 0/7 <input type="checkbox"/> 7/7 <input type="checkbox"/> 0/14 <input type="checkbox"/> 14/14 <input type="checkbox"/> 30/30 <input type="checkbox"/> 60/60 <input type="checkbox"/> 90/90 or <input type="checkbox"/> 180/180 consecutive days
<b>Partial Disability Benefit</b>	Pays 50 percent of benefit when the insured returns to work part-time following a paid total disability, if he/she is unable to perform all work duties due to disability.
<b>Eligibility</b>	The insured must be working full time, performing the substantial and material duties of their primary occupation for the last 90 days, and employed at their current employer for the last 30 days. Some industries require a longer period.
<b>Rates</b>	Same rates for men and women, and no increased cost for tobacco use.
<b>Renewability</b>	Individual – Guaranteed renewable to age 70; conditionally renewable for life if actively employed. Group – Conditionally renewable at option of Assurity.
<b>Waiver of Premium</b>	Premiums are waived after the insured has been totally disabled for 90 days from a covered injury or sickness (or after the elimination period if longer).
<b>Portable</b>	An insured leaving the current employer may keep the policy in force by continuing to pay premiums. (Group product for one year only.)
<b>Optional Riders</b> (see below)	<input type="checkbox"/> On-the-job Disability Income Rider <input type="checkbox"/> Emergency Accident Rider <input type="checkbox"/> Spouse Accident-Only Disability Income Rider <input type="checkbox"/> Retroactive Injury Benefit Rider

## Optional Riders

The employer may authorize a selection of policy riders to enhance Disability Income PRO coverage, including:

**On-the job Disability Income Rider** – This rider pays 50 percent of the monthly benefit selected for the off-the-job policy when the disability is caused on the job.

**Emergency Accident Rider** – This rider pays a lump sum if the insured sustains an injury for which emergency care is received in an emergency room, urgent care facility or physician's office.

**Retroactive Injury Benefit Rider** – This rider pays a lump sum benefit equal to the benefit amount that would have been paid during the elimination period, if the insured becomes totally disabled within 30 days of an injury and is continuously totally disabled from the date of the injury until the end of the elimination period.

**Spouse Accident-Only Disability Income Rider** – This rider pays a monthly benefit while the insured spouse is totally disabled due to an injury from an accident following an elimination period and up to the maximum benefit period.

Policy and rider availability, features and rates may vary by state. This description of benefits is intended only to highlight benefits and should not be relied upon to fully determine coverage.

There may be other reductions of benefits, limitations and exclusions. If this description conflicts in any way with the terms of the policy, the terms of the policy prevail. For costs and complete details of the coverage, please contact your agent, Assurity Life Insurance Company, PO Box 82533, Lincoln, Neb. 68501-2533, [www.assurityatwork.com](http://www.assurityatwork.com), or ask to review the policy/certificate for more information.

This policy and riders are underwritten by Assurity Life Insurance Company. All guarantees are based on the claims-paying abilities of Assurity Life.

## Limitations, Conditions and Exclusions

**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 Disability Income PRO is guaranteed renewable to age 70.

**Elimination Period** – The contract has an elimination period. We do not pay benefits during the elimination period.

**Pre-existing Condition** – Pre-existing condition means a sickness or physical condition for which, during the 12 months before the issue date, an insured person (a) had symptoms which would cause an ordinarily prudent person to seek diagnosis, care or treatment or (b) received medical consultation, advice or treatment from a physician or had been prescribed medication. We do not pay benefits for a total disability caused by a pre-existing condition unless the total disability starts after the policy has been in force for 12 months from the issue date or 12 months from the most recent reinstatement date.

**Foreign Travel** – We will pay a maximum of three disability monthly benefits for any disability sustained or continued outside the United States or Canada.

**Termination** – Coverage will terminate the earliest of the following: the date the policy terminates for any reason; the policy anniversary following the employee's 70th birthday, or, if the employee remains actively employed after age 70, the date the employee is no longer actively employed; for Group Disability Income PRO, the date the 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.

**Exclusions** – We will not pay benefits for conditions that are caused by or are the result of any insured person(s): for Off-the-Job Accident Only Disability Income PRO only, having any sickness or condition independent of the covered accident, including physical or mental infirmity; for Off-the-Job Accident and Sickness Disability Income PRO only, being pregnant, experiencing pregnancy-related conditions (other than complications of pregnancy), giving birth or otherwise terminating pregnancy during the 10-month period immediately following the issue date; 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 or parakiting or similar activities; 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; 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 or nervous disorder; 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 dental treatment; having a hernia; committing or attempting to commit a felony; being incarcerated or is caused while incarcerated in a penal institution or government detention facility; driving any taxi for wage, compensation or profit; 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 H1207 (Off-the-job Accident-only) and W H1206 (Off-the-job Accident and Sickness);  
*Group*: G H1214 (Off-the-job Accident-Only) and G H1213 (Off-the-job Accident and Sickness)

Rider form Nos. On-the-job Disability Income Rider – *Individual*: R W1210 (Accident-only) and R W1209 (Accident and Sickness);  
*Group*: R G1217 (Accident-only) and R G1216 (Accident and Sickness)  
Emergency Accident Rider – *Individual*: R W1208; *Group*: R G1215  
Retroactive Injury Benefit Rider – *Individual*: R W1211; *Group*: R G1218  
Spouse Accident-only Disability Income Rider – *Individual*: R W1212; *Group*: R G1219

## About Assurity at Work

Assurity at Work is the worksite division of Assurity Life Insurance Company. Assurity's origins are rooted in a 120-year legacy of providing long-term security to policyholders that has earned generations of customers' confidence and trust. Assurity Life serves customers across the nation, offering disability income, critical illness, accident and life insurance, annuities and specialty insurance plans through our representatives and worksite distribution.

With assets exceeding \$2 billion, Assurity Life has built a reputation for "best in class" service and sound, conservative business practices with a disciplined approach to financial management. Headquartered in Lincoln, Neb., Assurity Life 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) or [www.assurity.com](http://www.assurity.com).

We're proud of our history of integrity, financial accountability...and helping people through difficult times. [www.assurityatwork.com](http://www.assurityatwork.com)