

## Limitations, Conditions and Exclusions (continued)

country; upon the employee's death; for Individual Hospital Indemnity PRO, 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 Hospital Indemnity PRO, the date the policy terminates or when the employee is no longer an employee; or for any rider, the date policy/certificate terminates for any reason.

**Exclusions** – Assurity will not pay benefits for losses that are caused by or are the result of an insured person's: having elective procedures that are not medically necessary (including but not limited to organ donation and elective sterilization); traveling outside the United States, except for those covered injuries that require emergency care in a hospital; voluntarily inhaling gas; having cosmetic care, except when the hospital confinement is due to medically necessary reconstructive surgery; being confined primarily for rest care, convalescent care or for rehabilitation; having a covered injury or sickness covered under worker's compensation, an employer's liability law or similar law; birth, unless the loss is

the result of a sickness or covered injury; being pregnant, experiencing pregnancy related conditions (other than complication 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 dental treatment except as the result of a covered injury; committing or attempting to commit a felony; being incarcerated or is caused while 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. For the Emergency Accident Rider, we will also not pay benefits for loss that is caused by or is the result of having any sickness or condition caused by a sickness, independent of a covered Injury, including physical or mental infirmity. For the Outpatient Sickness Rider, we will also not pay benefits for losses that are caused by or the result of an insured person's normal pregnancy. Loss caused by or resulting from a complication of pregnancy is covered as a sickness.

Policy/certificate and rider availability, features and rates may vary by state. This description of benefits is intended only to highlight your 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 or ask to review the policy/certificate for more information.

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

Policy form Nos. *Individual: W H1229; Group: G H1230/G H1230C*

Rider form Nos. *Accidental Death and Dismemberment Rider – Individual: R W1233; Group: R G1244*

*Critical Illness Rider – Individual: R W1234; Group: R G1245*

*Diagnostic Rider – Individual: R W1235; Group: R G1246*

*Emergency Accident Rider – Individual: R W1236; Group: R G1247*

*First Hospital Admission Rider – Individual: R W1237; Group: R G1248*

*Initial Hospitalization Lump Sum Rider – Individual: R W1238; Group: R G1249*

*Intensive Care Unit Rider – Individual: R W1239; Group: R G1250*

*Outpatient Sickness Rider – Individual: R W1240; Group: R G1251*

*Private Duty Nurse Rider – Individual: R W1241; Group: R G1252*

*Surgical and Anesthesia Rider – Individual: R W1242; Group: R G1253*

*Wellness Rider – Individual: R W1243; Group: R G1254*

This product provides limited benefits and is not designed as a substitute for health insurance, but as a supplement to it. It is not comprehensive major medical insurance and does not satisfy the requirement for minimum essential coverage under the Affordable Care Act (ACA). It may not be appropriate for Medicaid recipients. Some applicants with pre-existing conditions may not be eligible for this policy.

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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(800) 276-7619 • [www.assurityatwork.com](http://www.assurityatwork.com)

# Hospital Indemnity PRO<sup>®</sup> Insurance

Pays a benefit for hospitalization for a covered accident or sickness



Assurity at Work<sup>®</sup>

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

# Hospital costs keep rising!



Hospital costs are spinning out of control for even the most simple procedures. In fact, 41.3 percent of health care spending in the U.S. is associated with hospital treatment.<sup>1</sup> Even with health insurance, co-payments and deductibles can be a hardship. Studies show the average patient will pay 16.7 percent of health care costs out of pocket.<sup>1</sup>

- **Average hospital bill per patient = \$15,017<sup>1</sup>**
- **Average hospital stay = 4.8 days<sup>2</sup>**
- **Average amount spent on out-of-pocket medical bills by those with health insurance who filed for bankruptcy = \$17,749<sup>3</sup>**

## The Hospital Expense PRO® Insurance Policy

Assurity at Work®, a division of Assurity Life Insurance Company, offers a Hospital Expense PRO insurance policy to help fill some gaps in existing insurance plans. It pays over and above any other health insurance benefits, with no deductibles or coinsurance. The plan is straightforward, and benefits can be paid directly to the insured. Any approved medical doctor or hospital may be used. Hospital Expense PRO is available for employees and spouses age 18 and over, and children ages 0-25. It's also portable, meaning an employee leaving the current employer may keep the policy in force by continuing to pay premiums.

### Highlights of the coverage:

- ✓ **Benefit Amount** – \$\_\_\_\_\_ day. \$100/day-\$1,000/day (sold in \$50 increments)
- ✓ **Benefit Periods** –  180 days or  365 days
- ✓ **Elimination periods** – 0 days for injury;  0 or  7 days for sickness

### Customize your coverage even further with a variety of riders:

| If you want one or more of the riders shown below to be included with your policy, you must apply for them as part of your insurance application and pay additional premium. |   |   |
|--|---|---|
| Either a lump sum or scheduled benefit may be selected.  | <input type="checkbox"/> <b>Initial Hospitalization Lump Sum Rider or</b> | Choose a lump sum benefit from \$250 - \$3,000 (\$250 increments) for an insured person's first hospital confinement in a calendar year.  |
|  | <input type="checkbox"/> <b>First Hospital Admission Rider</b>            | Pays a benefit for an insured person's first hospital confinement in a calendar year according to policy schedule.<br><b>Benefit Amount According to Days Confined</b><br>1 day — \$500    2 days — \$1,000    3 days — \$2,000<br>4 days — \$3,000    5 days — \$4,000    6 days — \$5,000<br>The benefit amount will not exceed \$5,000 for each calendar year. |
| <input type="checkbox"/> <b>Emergency Accident Rider</b>   |   | Choose <input type="checkbox"/> \$100, <input type="checkbox"/> \$150 or <input type="checkbox"/> \$200 daily benefit paid up to four days per calendar year when emergency treatment is received in a facility within 72 hours of an injury.   |
| <input type="checkbox"/> <b>Diagnostic Rider</b>   |   | Pays \$200 per day for a maximum of one day per calendar year, for angiogram, CT Scan, CTA Scan, MRI, MRA or EEG.   |

<sup>1</sup>National Health Care Expense in the U.S. *Civilian Non-institutionalized Population, 2008*. Statistical Brief #301 (2010)

<sup>2</sup>[http://www.cdc.gov/nchs/data/hus/09\\_hus09\\_InBrief.pdf](http://www.cdc.gov/nchs/data/hus/09_hus09_InBrief.pdf) #102 (2007) – Health, United States, 2009, U.S. Dept. of Health & Human Services, CDC & Prevention and the National Center for Health Statistics.

<sup>3</sup>The American Journal of Medicine, *Medical Bankruptcy in the United States, 2007: Results of a National Study* (2010)

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|---|---|--|---|---|
| <input type="checkbox"/> <b>Critical Illness Rider</b>  |   | Choose <input type="checkbox"/> \$5,000 or <input type="checkbox"/> \$10,000 benefit paid for the first-ever diagnosis of:<br>■ Category 1: heart attack, stroke.<br>■ Category 2: cancer (invasive), non-invasive cancer (carcinoma in situ).<br>If 100 percent of the benefit is paid for one category, the insured is still eligible for 100 percent of the benefit in the other category. The benefit for non-invasive cancer (carcinoma in situ) is 25 percent of the full benefit paid once in a lifetime per insured.   |   |   |
| <input type="checkbox"/> <b>Intensive Care Unit (ICU) Rider</b>   | \$_____   | Choose \$100-\$1,500 per day (\$100 increments) for up to 30 days per one period of confinement in ICU.  |   |   |
| <input type="checkbox"/> <b>Outpatient Sickness Rider</b>   |   | Choose <input type="checkbox"/> \$25, <input type="checkbox"/> \$50, <input type="checkbox"/> \$75 or <input type="checkbox"/> \$100 daily benefit paid up to four days per calendar year for treatment of a sickness in a physician's office, urgent care facility or emergency room. (Pays one and one-half times the benefit amount for emergency room treatment of sickness.)  |   |   |
| <input type="checkbox"/> <b>Surgical and Anesthesia Rider</b>   | \$_____   | Choose \$500-\$5,000 (\$500 increments) benefit for physician-performed surgery. Payment is based on percentage listed on the surgery schedule stated in the rider. The anesthesia benefit is 25 percent of the surgical benefit.  |   |   |
| <input type="checkbox"/> <b>Private Duty Nurse Rider</b>  |   | Pays \$50 per day, up to 30 days per calendar year, for a private nurse when one is required for at least eight hours per day.   |   |   |
| <input type="checkbox"/> <b>Accidental Death and Dismemberment Rider</b>  | \$_____   | Choose: Employee – \$5,000 to \$50,000 (increments of \$5,000);<br>Spouse – automatically 50 percent of employee benefit amount;<br>Child – \$5,000<br>when death or dismemberment occurs within 90 days of injury.  |   |   |
| <input type="checkbox"/> <b>Wellness Rider</b>  |   | <p><b>Pays per category per calendar year for one of the following:</b></p> <table border="0"> <tr> <td> <p><b>\$50 per calendar year</b></p> <ul style="list-style-type: none"> <li>• Annual physical</li> <li>• Blood test for triglycerides</li> <li>• CA 19-9 (blood test for pancreatic cancer)</li> <li>• Fast blood glucose test</li> <li>• Hemocult stool analysis</li> <li>• PSA (blood test for prostate cancer)</li> <li>• Pap smear</li> <li>• Vision/hearing exams</li> <li>• Vaccinations (flu shot, pneumonia shot, tetanus shot, MMR, polio vaccine, chicken pox, diphtheria)</li> </ul> </td> <td> <p><b>\$100 per calendar year</b></p> <ul style="list-style-type: none"> <li>• Biopsy for skin cancer</li> <li>• Bone marrow biopsy and aspiration</li> <li>• Breast ultrasound</li> <li>• CA 15-3 (blood test for breast cancer)</li> <li>• CA 125 (blood test for ovarian cancer)</li> <li>• CEA (blood test for colon and cervical cancer)</li> <li>• Chest X-ray</li> <li>• Colonoscopy</li> <li>• Flexible sigmoidoscopy</li> <li>• Mammography</li> <li>• Serum cholesterol test to determine level of HDL and LDL</li> <li>• Serum protein electrophoresis (blood test for myeloma)</li> <li>• Stress test (bicycle or treadmill)</li> <li>• Thermography</li> </ul> </td> </tr> </table> | <p><b>\$50 per calendar year</b></p> <ul style="list-style-type: none"> <li>• Annual physical</li> <li>• Blood test for triglycerides</li> <li>• CA 19-9 (blood test for pancreatic cancer)</li> <li>• Fast blood glucose test</li> <li>• Hemocult stool analysis</li> <li>• PSA (blood test for prostate cancer)</li> <li>• Pap smear</li> <li>• Vision/hearing exams</li> <li>• Vaccinations (flu shot, pneumonia shot, tetanus shot, MMR, polio vaccine, chicken pox, diphtheria)</li> </ul> | <p><b>\$100 per calendar year</b></p> <ul style="list-style-type: none"> <li>• Biopsy for skin cancer</li> <li>• Bone marrow biopsy and aspiration</li> <li>• Breast ultrasound</li> <li>• CA 15-3 (blood test for breast cancer)</li> <li>• CA 125 (blood test for ovarian cancer)</li> <li>• CEA (blood test for colon and cervical cancer)</li> <li>• Chest X-ray</li> <li>• Colonoscopy</li> <li>• Flexible sigmoidoscopy</li> <li>• Mammography</li> <li>• Serum cholesterol test to determine level of HDL and LDL</li> <li>• Serum protein electrophoresis (blood test for myeloma)</li> <li>• Stress test (bicycle or treadmill)</li> <li>• Thermography</li> </ul> |
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## Limitations, Conditions and Exclusions

HI PRO is a limited benefit contract. It does not provide major medical coverage and does not satisfy the requirement for minimum essential coverage under the Affordable Care Act (ACA).

**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 Hospital Indemnity PRO is guaranteed renewable to age 70.

**Preexisting Condition** – Preexisting 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. Assurity will not pay benefits concerning a preexisting condition unless the benefits are for services rendered after coverage under the contract has been in force for 12 months from the issue date or for 12 months from the most recent reinstatement date.

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

**Waiting Period** – The contract has a 30-day waiting period. We do not pay benefits during the waiting period. Confinement, treatment and related services for sickness during the waiting period are not eligible for payment. For sickness diagnosed before

the end of the waiting period, benefits will only be payable for confinement, treatment and related services occurring 12 months after the issue date. The waiting period will be waived for newborns added after coverage is in force for ten months following the issue date. The Critical Illness Rider does not pay benefits for Critical Illnesses diagnosed during the waiting period.

**Well Baby Care** – We will not pay benefits for routine well baby care, including confinement in a nursery.

**Termination** – Coverage will terminate the earliest of the following: 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