

# Assurity® Group Hospital Indemnity Insurance

## Basic Care

Basic Care provides coverage beyond hospital confinement to include emergency, diagnostic, preventive and critical illness benefits. Assurity has packaged the most popular benefits into one plan, enabling employers to provide cost-effective coverage. Employers may select either a fixed lump-sum hospital admission benefit or an increasing lump-sum hospital admission benefit based on the number of days confined.

### Hospital Indemnity Admission - Payment Options

Fixed Lump Sum	\$1,000	\$1,500	\$2,000
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- OR -

Increasing Lump Sum	Amount shown reflects the total lump-sum benefit, based on the total days confined	1 Day	2 Days	3 Days	4 Days	5 Days	6+ Days
		\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000

### Hospital Confinement (HSA Compatible)

Hospital Confinement (HSA Compatible)	Benefit Amount
Pays a daily benefit for confinement in a hospital (at least 20 continuous hours as a resident inpatient); up to 30 days per period of confinement	\$100 per day

### Critical Illness (HSA Compatible)

Critical Illness (HSA Compatible)	Benefit Amount
Provides a lump-sum benefit for each insured person upon diagnosis of certain specified illnesses, conditions and procedures as specified below:	\$5,000 Lump-sum maximum

### Heart Attack, Stroke and Invasive Cancer

Heart Attack, Stroke and Invasive Cancer	\$5,000
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Critical Illness (HSA Compatible)	Benefit Amount
Non-Invasive Cancer and Coronary Artery Bypass Surgery	\$1,250

### Angioplasty

Angioplasty	\$500
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### Skin Cancer

Skin Cancer	\$100 per calendar yr.
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Preventive Care (HSA Compatible)	Benefit Amount
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### Preventive Care (HSA Compatible)

Includes the following services: blood screening for triglycerides, cholesterol, HDL or LDL; fasting blood glucose test (blood test for diabetes); annual physical exams; routine eye exams; immunizations; 1 per day up to 2 days per insured person, maximum of 4 for all insured persons combined per calendar year	\$50
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Preventive Care (HSA Compatible)	Benefit Amount
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### Outpatient Accident Benefits (HSA Compatible)

Outpatient Accident Benefits (HSA Compatible)	
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Outpatient Accident Benefits (HSA Compatible)	Benefit Amount
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### Outpatient Accident Benefits (HSA Compatible)

Pays benefits when an insured person receives services described below for an injury sustained and diagnosed by a physician with services received within 60 days (30 days for ER) of a covered accident	
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Outpatient Accident Benefits (HSA Compatible)	Benefit Amount
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### Physician's Office or Urgent Care

Physician's Office or Urgent Care: Up to 4 times per calendar year for each insured person, but no more than 8 times per calendar year combined for employee-spouse or employee-children coverage, and no more than 12 times per calendar year combined for family coverage	\$100
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Physician's Office or Urgent Care	Benefit Amount
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Emergency Room: Up to 4 times per calendar year for each insured person, but no more than 8 times per calendar year combined for employee-spouse or employee-children coverage, and no more than 12 times per calendar year combined for family coverage	\$200
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Emergency Room Observation Unit: Held in hospital, without admission after ER treatment; up to 4 times per calendar year for each insured person, but no more than 8 times for employee-spouse or employee-children coverage, and no more than 12 times per calendar year for family coverage	\$60 (held 4-20 hrs) \$100 (held 20+ hrs)
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### Telemedicine Treatment

Telemedicine Treatment: Up to 2 times per calendar year for each insured person, but no more than 4 times per calendar year combined for employee-spouse or employee-children coverage, and no more than 6 times per calendar year combined for family coverage	\$40
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Supportive Care Benefits - Accident Only (HSA Compatible)	Benefit Amount
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Diagnostic Exams: Pays for a CT, CAT, MRI or EEG once per calendar year	\$200
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X-Rays: Pays for an X-Ray once per calendar year	\$100
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## Conditions, Limitations and Exclusions

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

**Pre-existing Condition** – Pre-existing condition means a covered sickness or physical condition for which, during the 12 months before the issue date, an insured person received medical consultation, diagnosis, advice or treatment from a physician or had taken prescribed medication. Assurity will not pay benefits concerning a pre-existing condition unless the certificate has been in force for 12 months from the issue date.

**Waiting Period** – The Critical Illness Certificate Rider may have a waiting period, meaning the 30 days following the rider's issue date or ten days following the last reinstatement date. The date of diagnosis must be after any waiting period.

**Newborn Child Confinement** – Assurity will not pay benefits for a newborn child's confinement in a hospital, including any transfers to another hospital before such child is discharged to his or her home, unless the newborn child is confined to the hospital for treatment due to a covered sickness or injury sustained in a covered accident.

**Termination** – The policy will terminate for any of the following reasons: cancellation of the policy by either the policyholder or Assurity, upon at least 61 days' written notice; the premium is not paid by the end of the grace period; the number of participating employees or members is less than the number mutually agreed upon by Assurity and the policyholder in the signed group application; the policyholder does not promptly provide Assurity with information that is reasonably required; the policyholder fails to perform any of its obligations that relate to the policy; the policyholder no longer offers coverage to a particular class of employees or members; the policyholder no longer serves a class of employees or members who reside in a particular geographical area; or the number of participating employees or members changes by 25% or more. Coverage under a certificate will terminate and no benefits will be payable on the earliest of the following: the date the master policy terminates; when any premium due is not paid by the end of the grace period; the date the employee or member no longer meets the definition of employee or member, unless coverage is continued as described in the portability or continuation of coverage section; the date the employee or member's class is no longer eligible; the date Assurity receives written notice to terminate, unless the notice specifies a later date; when the employee or member establishes residence in a foreign country; upon the employee or member's death; or for any certificate rider, the date the certificate terminates for any reason.

**Exclusions** – Assurity will not pay benefits for losses that are caused by or the result of any insured person: having elective procedures that are not medically necessary; receiving services provided outside the United States; voluntarily inhaling gas; having cosmetic care, except medically necessary reconstructive surgery; being confined primarily for rest care or convalescent care; having a covered sickness or injury covered under Worker's Compensation, an Employer's Liability law or similar law; being born, unless the loss is the result of a covered sickness or injury; 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; receiving routine newborn nursing or well baby care; 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; 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; being addicted to drugs or suffering from alcoholism; being intoxicated 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 an injury; committing or attempting to commit a felony; being incarcerated in a penal institution or government detention facility; participating in a riot, insurrection or rebellion; engaging in an illegal occupation; intentionally self-inflicting an injury; or committing or attempting to commit suicide, while sane or insane.

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### Customer Service

800-276-7619 Ext. 4210

### Find out more

[assurity.com](http://assurity.com)

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NOT AVAILABLE IN NEW YORK.

Group Critical Illness insurance provides limited benefit coverage, is not a substitute for major medical insurance, and may not be appropriate for Medicaid recipients. It 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.

Circular 230 Disclosure: Any U.S. tax information contained in this communication is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code, or (ii) promoting, marketing or recommending to another party any matters addressed herein. The Genetic Screening Test Rider may not be HSA-compatible. Employers and employees should consult their tax advisors.

Policy/Certificate Form Nos. G H1715 and G H1715C and Certificate Rider Form Nos. R G1716C, R G1717C, R G1718C, R G1719C, R G1720C, R G1721C and R G1722C underwritten by Assurity Life Insurance Company, Lincoln, NE.

Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, New York. Product availability, features and rates may vary by state.

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