



Seguro grupal gastos por accidente, cláusulas opcionales

Las siguientes cláusulas pueden agregarse opcionalmente a ciertos planes grupales de gastos por accidente. Los detalles de los beneficios se describen a continuación conforme los formularios aprobados en la mayoría de los estados. La disponibilidad de la cláusula, los beneficios y las provisiones pueden variar de un estado a otro. Para obtener detalles completos de la cobertura, comuníquese con Assurity Life Insurance Company o pida examinar la cláusula maestra o la cláusula del certificado.

- Cláusula de atención como paciente externo** (Formulario R G1710C)
Modifica el beneficio de la atención preventiva de la póliza para que también cubra las visitas de médicos de pacientes externos por una enfermedad cubierta (no compatible con HSA)
- Cláusula de enfermedad de atención en el hospital** (Formulario R G1711C)
Paga un beneficio cuando una persona asegurada recibe servicios hospitalarios por una enfermedad cubierta diagnosticada por un médico. Los servicios incluyen: admisión, confinamiento, cuidados intensivos, Unidad de Cuidados Intensivos subagudos, unidad de rehabilitación y cuidado infantil mientras el asegurado recibe atención hospitalaria
- Cláusula de ingresos por incapacidad por accidente solamente** (Formulario RG1709C)
Paga un beneficio mensual hasta el período de beneficio seleccionado, cuando el asegurado está totalmente incapacitado debido a un accidente cubierto

NO DISPONIBLE EN NUEVA YORK.

El seguro grupal de gastos por accidentes proporciona cobertura de beneficios limitada y puede contener reducciones de beneficios, limitaciones y exclusiones. La descripción de los beneficios solo tiene como propósito destacar los beneficios del empleado asegurado y no se debe basar en esta para determinar totalmente la cobertura. Si esta descripción en alguna forma entra en conflicto con los términos de la póliza o del certificado, los términos de la póliza prevalecen. Para obtener las descripciones y condiciones completas de los beneficios, consulte la póliza o el certificado.

Divulgación Circular 230: Cualquier información fiscal de EE. UU., que se incluya en esta comunicación no está prevista ni escrita para ser utilizada, y no se puede utilizar, con el propósito de (i) evitar sanciones del Código de Rentas Internas o (ii) promover, comercializar o recomendar a otra parte, asuntos que se abordan aquí.

Formularios de póliza/certificado n.º G H1708 y G H1708C y formularios de cláusula de certificado n.º R G1709C, R G1710C, R G1711C y R G1712C suscrito por Assurity Life Insurance Company, Lincoln, NE.

Assurity es un nombre comercial de la sociedad holding mutua, Assurity Group, Inc. y sus subsidiarias. Esas subsidiarias incluyen, pero no se limitan a: Assurity Life Insurance Company y Assurity Life Insurance Company of New York. Assurity Life Insurance Company ofrece productos y servicios de seguros en todos los estados excepto en Nueva York. En Nueva York, Assurity Life Insurance Company de Nueva York, Albany, New York ofrece productos y servicios de seguros. La disponibilidad del producto, las características y los precios pueden variar de un estado a otro.

Conditions, Exclusions and Limitations

Actively Employed and Active Employment - The primary insured person (employee) must be working at least the number of hours required for benefit eligibility as shown on the policyholder's application and performing the substantial and material duties of their regular occupation. Normal vacation or personal days are considered actively employed. However, if vacation or personal days are used to cover disability, sickness or injury, those days are not considered actively employed.

Right to Examine - The primary insured person (employee) may cancel the certificate within 30 days of receiving it by returning the certificate to Assurity's administrative office. As soon as this certificate is received by Assurity, it is treated as if it was never issued. Premium payment will be refunded when Assurity receives the certificate.

Right to Cancel - After the 30-day period specified in the Right to Examine section, the primary insured person (employee) may cancel the certificate by notifying Assurity in writing that they wish to do so. The certificate will be canceled effective as of the end of the period for which premiums have been paid unless notice specifies a later date. Cancellation of the certificate will be without prejudice to any claim made prior to termination.

Renewal - Coverage will terminate and no benefits will be payable under the policy, any certificate or any attached riders when either the policyholder or Assurity cancels this policy upon giving at least 61 days' written notice to the other. Assurity will not cancel the policy prior to the end of the first year following the policy effective date.

Termination - Coverage will terminate and no benefits will be payable under the certificate or any attached riders on the earliest of the following: the date the policy terminates; when any premium due for the certificate is not paid before the end of the grace period; the date the primary insured person (employee) no longer meets the definition of employee, unless coverage is continued as described in the Portability section; the date the primary insured's class is no longer eligible; the date Assurity receives from the employee or the policyholder written notice to terminate this certificate unless the notice specifies a later date; or upon the primary insured person's death.

Pre-existing Conditions - A 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.

Elimination Period - The 180 consecutive days an insured person must be unable to perform two or more activities of daily living. The elimination period begins after the waiting period.

Waiting Period - The 30 days following the certificate issue date or ten days following the certificate last reinstatement date.

Portability - Coverage may continue when the primary insured person (employee) is no longer an employee of an eligible class and coverage would otherwise end. The certificate must be in force for at least six consecutive months before coverage terminates. A written request and first premium payment for the portable coverage must be received by Assurity within 90 days of the certificate termination date.

Exclusions - Assurity will not pay benefits for conditions that are caused by or are the result of any insured person: 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; being addicted to drugs or suffering from alcoholism; 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); committing or attempting to commit a felony; being incarcerated in a penal institution or government detention facility; engaging in an illegal occupation; intentionally self-inflicting an injury; or committing or attempting to commit suicide, while sane or insane.

Optional riders may contain additional conditions, limitations and exclusions.

NOT AVAILABLE IN NEW YORK.

Group Accident Expense insurance provides limited benefit coverage and 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.

Policy/Certificate Form Nos. G H1708 and G H1708C and Certificate Rider Form Nos. R G1709C, R G1710C, R G1711C and R G1712C 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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