



Group Critical Illness vs Critical Illness PRO[®]

Assurity's new Group Critical Illness insurance offers three distinct plans, plus a unique Prime Benefits plan. These plans pay a lump-sum benefit upon diagnosis for a number of covered critical illnesses with a built-in reoccurrence benefit. Group CI moves away from the "category" approach of Critical Illness PRO and pays on each covered condition.

Group Critical Illness Key Features

- ☑ **Guaranteed issue** – available initially or at future open enrollments – increased to \$30,000 for employees; 50% for spouse/domestic partner and 25% for dependent children/grandchildren
- ☑ Reoccurrence is now included in the policy, without purchase of an additional rider, requiring 12 months between occurrences instead of 18
- ☑ New Skin Cancer benefit pays out a flat \$250 per calendar year
- ☑ **Plan includes these covered conditions not offered in the CI PRO plan:**
 - Advanced ALS
 - Loss of Sight, Hearing or Speech
 - Sudden Cardiac Arrest
 - Advanced Parkinson's Disease
 - Multiple Sclerosis
 - Transient Ischemic Attack
 - Benign Brain Tumor
 - Schizophrenia
 - Bone Marrow Transplant
 - Skin Cancer

New Forward-Thinking Riders Now Available

	CI PRO	Group CI
Cardiopulmonary Rider		☑
Childhood CI Rider		☑
Genetic Screening Test Rider		☑
Health Screening Rider	☑	☑
Increasing Benefit Rider		☑
Specified Disease Rider		☑

Let's Compare

CI PRO and Group CI are compared below based on the percentage of benefits paid upon diagnosis of specific critical illnesses.

Covered Critical Illnesses	CI PRO	Tier 1	Tier 1 (without cancer)	Tier 2	Tier 2 (without cancer)	Prime Benefits
Heart Attack	100%	100%	100%	100%	100%	100%
Coronary Artery Bypass Surgery	25%	25%	25%	25%	25%	100%
Sudden Cardiac Arrest				25%	25%	50%
Angioplasty	10%			10%	10%	25%
Stroke	100%	100%	100%	100%	100%	100%
Invasive Cancer	100%	100%		100%		100%
Non-Invasive Cancer	25%	25%		25%		50%
Skin Cancer		\$250		\$250		\$250
Kidney (Renal) Failure	100%	100%	100%	100%	100%	
Major Organ Transplant	100%	100%	100%	100%	100%	
Advanced Alzheimer's Disease	100%	100%	100%	100%	100%	
Loss of Independent Living	25%			25%	25%	
Coma	100%	100%	100%	100%	100%	
Paralysis	100%	100%	100%	100%	100%	
Loss of Sight		100%	100%	100%	100%	
Loss of Speech		100%	100%	100%	100%	
Loss of Hearing		100%	100%	100%	100%	
Advanced Parkinson's Disease		100%	100%	100%	100%	
Benign Brain Tumor		100%	100%	100%	100%	
Occupational HIV	100%	100%	100%	100%	100%	
Advanced ALS				100%	100%	
Severe Burns	100%			100%	100%	
Bone Marrow Transplant				100%	100%	
Multiple Sclerosis				50%	50%	
Schizophrenia				10%	10%	
Transient Ischemic Attack				10%	10%	
Other Features	CI PRO	Tier 1	Tier 1 (without cancer)	Tier 2	Tier 2 (without cancer)	Prime Benefits
50% Reduction in Benefits at Age 70		Optional	Optional	Optional	Optional	Included
Return of Premium for Non-CI Death		Optional	Optional	Optional	Optional	N/A



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.

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Corporation

Worksite Product Sales

800-276-7619
Ext. 8964

Customer Service

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Find out more

[assurity.com](https://www.assurity.com)

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Policy/Certificate Form Nos. G H1715/G H1715C, W H1108, and G H1107/G H1107C and Rider/Certificate Rider Nos. R G1716C, R G1717C, R G1718C, R G1719C, R G1720C, R G1721C, R G1722C, R W1101, R G1107/R G1107C, R W1116, R G1105/R G1105C, R W1102, R G1106/R G1106C, R W1117, R G1108/R G1108C underwritten by Assurity Life Insurance Company, Lincoln, NE.

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