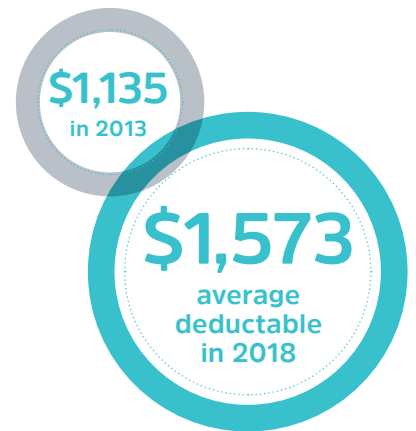




## Group Accident Expense Insurance Voluntary benefits to help cover accident expenses

Big or small, accidents happen and the costs related to recovery can add up. **The average deductible for single coverage for covered workers in plans with a deductible has increased 39% over the past five years, from \$1,135 in 2013 to \$1,573 in 2018.<sup>1</sup>**

Group Accident Expense insurance provides cash benefits for expenses that may not be fully covered by major medical insurance. Our plans pay specific benefit amounts for covered accidents – welcome news for those who want to preserve their savings or help bridge gaps in coverage like copays and deductibles.



### Advantages of Group Accident Expense Insurance

- Helps cover out-of-pocket expenses associated with covered accidents
- Benefit paid directly to insured person
- No networks, see any doctor
- Flexible plans can fit into a variety of budgets
- Guaranteed issue – no medical exams or tests to qualify
- No deductibles, copays or coinsurance
- HSA friendly<sup>2</sup>

### How it Works

- 1 Receive Treatment**  
Receive treatment from a physician for a covered accident
- 2 Submit a Claim**  
You submit a claim to Assurity
- 3 Get Paid**  
Assurity pays benefits directly to you based on the coverage selected

1. Kaiser Family Foundation 2018 Employer Health Benefits Survey.

2. Some optional riders may not be HSA-compatible. Employers and employees should consult their tax advisors.



## 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.

Certified



### Worksite Product Sales

800-276-7619  
Ext. 8964

### Customer Service

800-276-7619  
Ext. 4210

### Policy Services

800-869-0355  
Ext. 4279

### Find out more

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

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.