

Worksite Benefits available from Assurity Life Insurance Company

Overview for Agent use only.



Worksite Benefits



NEW!**Accident Expense+** [W A200 (24-hour) and W A205 (off-the-job only)]

This product provides a cash benefit to the employee for death, dismemberment and injuries sustained in a covered accident.

Benefit Options:	24-hour coverage Off-the-job only coverage
Issue Ages:	18 through 69
Rate Structure:	Employee, Employee/Spouse, Employee/Child, Family Unisex; Unismoker One age band
Renewability:	Guaranteed renewable for life DI Rider is guaranteed renewable to age 65
Benefit Amounts:	Varies depending on plan chosen — one or two unit options
Highlights:	Accidental Death Hospital Admission Hospital Confinement Hospital Intensive Care Unit Major Diagnostic Exams Physician's Office and Urgent Care Lacerations Fractures Dislocations
Optional Riders:	Short-Term Disability Income Rider (available to employee only)

NEW!**Disability Income+** [W D210 / W D215]

This product helps provide income replacement by paying a monthly benefit when an insured person is totally disabled due to an accident or sickness.

Benefit Options:	Off-the-Job Accident/Sickness Off-the-Job Accident (On-the-Job Coverage available by rider)
Issue Ages:	18 through 64
Rate Structure:	Employee only Unisex; Unismoker Two age bands: 18-49; 50+
Renewability:	Guaranteed renewable to age 67 Conditionally renewable to age 70 if employed full time
Benefit Amounts:	Minimum: \$300 per month Maximum: \$5,000 per month On-the-Job Riders pay 50% of the benefit amount chosen for the off-the-job policy
Highlights:	Simplified Issue "Yes/No" Application GTI available with prior approval
Benefit Periods:	3, 6, 12 or 24 months
Elimination Periods: (for Accident)	0, 7, 14, 30, 60, 90 or 180 consecutive days
Elimination Periods: (for Sickness)	7, 14, 30, 60, 90 or 180 consecutive days
Optional Riders:	Emergency Accident Rider, Spouse Accident-Only Disability Income Rider, Retroactive Injury Benefit Rider, On-the-Job Accident/Sickness Rider, On-the-Job Accident Only Rider

NEW!**Critical Illness+** [W I220]

This product provides a lump sum benefit upon diagnosis of specified diseases and illnesses. This product provides for the possibility of multiple payments by using a category approach.

Issue Ages:	18 through 69
Rate Structure:	Employee, Spouse and Child Separate rates for employee, spouse and child Unisex; Non-Smoker and Smoker Age Bands: 18-29; 30-39; 40-49; 50-59; 60-64; 65-69
Renewability:	Guaranteed renewable for life Loss of Independent Living (ADLs) Benefit terminates at age 75
Benefit Amounts:	\$5,000 to \$100,000
Covered Conditions:	<p>Category 1: Heart Attack, Major Organ Transplant (heart or combination transplant, including heart), Stroke ,Coronary Bypass Surgery, Angioplasty</p> <p>Category 2: Advanced Alzheimer's Disease ,Coma, Kidney(Renal) Failure, Major organ transplant not covered in category 1, Occupational HIV, Paralysis not the result of a stroke, Severe Burns, Loss of Independent Living (ADLs)</p> <p>Invasive Cancer and Cancer in Situ (available by rider)</p>
Highlights:	<p>Loss of Independent Living (ADLs) Benefit</p> <p>Coverage can include spouse and children</p> <p>Simplified issue – "Yes/No" application</p> <p>No family history questions \$30,000 and under</p> <p>Spouse can purchase up to same benefit amount as employee</p> <p>Lump sum benefit</p> <p>Coverage continues for other conditions after a qualifying diagnosis – category approach</p>

Universal Life [9900]

This product provides permanent life insurance that generates guaranteed cash values, with funds available through policy loans and withdrawals.

Benefit Options:	Employee, Spouse and Child policies
Issue Ages:	18 through 65
Rate Structure:	Unisex, Unismoker
Renewability:	Guaranteed renewable for life
Benefit Amounts:	Minimum: \$3 weekly premium Maximum: \$12 weekly premium to \$100,000 face amount
Highlights:	
Optional Riders:	Child Rider, Waiver of Premium Rider, 20-Year Term Rider (Employee and Spouse only), Accidental Death Benefit Rider, Accelerated Death Benefit Rider, Automatic Increase Rider, Critical Illness Benefit Rider

10-Year Level Term [AAW-L115]

This product provides level benefit term insurance for each ten year covered period.

Issue Ages:	17 through 65
Rate Structure:	Unisex; Non-smoker & Smoker
Benefit Amounts:	Minimum: \$3 weekly premium or \$10,000 (whichever is greater) Maximum: \$10 weekly premium
Highlights:	Rates remain level for 10 years Unisex rates
Optional Riders:	Waiver of Premium Rider, Accidental Death Rider, Accelerated Benefits Rider, Family Insurance Rider – Level Term/Decreasing Term Rider and Children’s Insurance Rider

Hospital Indemnity [AAW-D114]

This product provides a daily benefit for hospital confinement due to a covered accident or sickness.

Benefit Options:	Hospital Indemnity Plan with Optional Family Rider
Issue Ages:	18 through 69
Rate Structure:	Employee, Spouse and Children Unisex; Unismoker No age bands
Renewability:	Guaranteed renewable to age 65 Conditionally renewable if working full time
Benefit Amounts:	Minimum: \$30 daily benefit Maximum: \$250 daily benefit
Highlights:	Pays a daily benefit – regardless of existing medical coverage Variety of elimination and benefit periods Hospital Indemnity Rider extends coverage
Benefit Periods:	180 and 365 days
Elimination Period: – Accident:	0 days
Elimination Periods – Sickness:	0, 1, 2, 3, 4 or 7 days
Optional Riders:	Emergency Accident Rider, Accidental Death, Dismemberment and Paralysis Benefit Rider, Injury Hospital Indemnity Rider, Hospital Indemnity Rider, Outpatient Sickness Rider, Intensive Care Unit Rider, Private Duty Nurse Rider, Surgical and Anesthesia Benefits Rider, Surgical, Anesthesia and Additional Benefits Rider, Annual First Occurrence Hospital Rider, Annual Wellness Benefit Rider, First Hospital Admission Rider and Family Rider

ALL PRODUCTS ARE PORTABLE — If an insured leaves their current employer, they may keep the policy in force by continuing to pay the premiums.

For more information, please contact:

Assurity at Work

Assurity Life Insurance Company's origins are rooted in a century-long legacy of providing long-term security to policyholders that has earned generations of customers' confidence and trust.

Assurity Life serves customers across the nation, offering disability income, critical illness, hospital indemnity and life insurance, annuities and specialty insurance plans through our individual and worksite distributors and direct mail. Pension and investment management services are available through Pine Lake Advisors Inc., a subsidiary of Assurity Life.

With assets exceeding \$2 billion, Assurity Life has built a reputation for "best in class" service and sound, conservative business practices with a disciplined approach to financial management. Headquartered in Lincoln, Neb., Assurity Life has earned a high rating from A.M. Best Company, the insurance industry's leading independent analyst.

We're proud of our history of integrity, financial accountability...and helping people through difficult times.

Assurity at Work product availability — along with product rates, benefits and provisions — may vary by state and are subject to state approval.



"Your best friend for employee benefits."

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