

Group Critical Illness Benefits

Group Critical Illness insurance includes the benefits listed in the schedule below for a covered critical illness or procedure. Diagnosis must be made or procedure performed by a physician. Other conditions for payment are detailed in the policy or rider certificate. The table below shows the percentage of the benefit amount applicable to each critical illness.

Covered Critical Illnesses	Tier 3
Heart Attack	100%
Stroke	100%
Invasive Cancer (30-day waiting period)	100%
Coronary Bypass Surgery	25%
Sudden Cardiac Arrest	25%
Non-Invasive Cancer (30-day waiting period)	25%
Angioplasty	10%
Skin Cancer (30-day waiting period)	\$250
Kidney (Renal) Failure	100%
Loss of Independent Living (30-day waiting period)	25%
Major Organ Transplant	100%
Advanced Alzheimer's Disease	100%
Coma	100%
Paralysis	100%
Loss of Sight	100%
Loss of Speech	100%
Loss of Hearing	100%
Advanced Parkinson's Disease	100%
Advanced Lou Gehrig's Disease	100%
Multiple Sclerosis	50%
Benign Brain Tumor	100%
Severe Burns	100%
Occupational HIV	100%
Transient Ischemic Attack (TIA)	10%
Schizophrenia	10%
Bone Marrow Transplant	100%

Spouse benefit amounts are 50% of the employee benefit. Dependent children/grandchildren benefit amounts are 25% of the employee benefit.

Group Critical Illness Riders:

Health Screening Benefit Rider	\$50 benefit once each calendar year, per insured person. Covers health screening tests including: Pap smear, PSA, mammography, chest x-ray, cholesterol screening, colonoscopy and others. (Consult rider for complete list.)
Cardiopulmonary Rider	Extends benefits provided by the certificate to additional cardiopulmonary critical illnesses, as listed below. One benefit from each category will be paid per calendar year. Open Heart Category - 50% Mitral Valve Replacement or Repair, Aortic Valve Replacement or Repair, Surgical Treatment of Abdominal Aortic Aneurysm Invasive Procedure Category - 10% AngioJet Clot Busting, Atherectomy, Stent Implementation, Cardiac Catheterization Automatic Implantable Cardioverter - 10% Defibrillator, Pacemaker Placement, Valvuloplasty Pulmonary Category - 25% Pulmonary Embolism, Pulmonary Fibrosis

Group Critical Illness Monthly Rates:

Employee or Employee/Child(ren)*							
Unismoke		\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
Issue Ages	18-24	\$ 3.26	\$ 5.35	\$ 7.45	\$ 9.55	\$ 11.64	\$ 13.73
	25-29	\$ 4.31	\$ 7.11	\$ 9.93	\$ 12.74	\$ 15.57	\$ 18.38
	30-34	\$ 5.49	\$ 9.26	\$ 13.02	\$ 16.81	\$ 20.57	\$ 24.33
	35-39	\$ 7.66	\$ 13.00	\$ 18.32	\$ 23.66	\$ 28.98	\$ 34.32
	40-44	\$ 10.08	\$ 17.19	\$ 24.32	\$ 31.44	\$ 38.55	\$ 45.68
	45-49	\$ 13.26	\$ 23.21	\$ 33.18	\$ 43.15	\$ 53.10	\$ 63.07
	50-54	\$ 18.16	\$ 32.54	\$ 46.92	\$ 61.32	\$ 75.70	\$ 90.10
	55-59	\$ 24.21	\$ 44.46	\$ 64.71	\$ 84.96	\$ 105.19	\$ 125.43
	60-64	\$ 30.73	\$ 57.67	\$ 84.62	\$ 111.55	\$ 138.52	\$ 165.45
	65-69	\$ 42.58	\$ 81.34	\$ 120.11	\$ 158.87	\$ 197.63	\$ 236.39
	70+	\$ 80.43	\$ 156.08	\$ 231.72	\$ 307.38	\$ 383.03	\$ 458.68
Employee/Spouse or Family*							
Unismoke		\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
Issue Ages	18-24	\$ 5.31	\$ 8.39	\$ 11.50	\$ 14.59	\$ 17.68	\$ 20.77
	25-29	\$ 6.90	\$ 11.04	\$ 15.17	\$ 19.31	\$ 23.46	\$ 27.59
	30-34	\$ 8.82	\$ 14.38	\$ 19.94	\$ 25.51	\$ 31.08	\$ 36.64
	35-39	\$ 12.37	\$ 20.27	\$ 28.18	\$ 36.09	\$ 44.00	\$ 51.92
	40-44	\$ 16.29	\$ 26.89	\$ 37.49	\$ 48.09	\$ 58.68	\$ 69.26
	45-49	\$ 21.33	\$ 36.20	\$ 51.08	\$ 65.95	\$ 80.82	\$ 95.69
	50-54	\$ 28.96	\$ 50.50	\$ 72.03	\$ 93.57	\$ 115.10	\$ 136.64
	55-59	\$ 38.24	\$ 68.59	\$ 98.92	\$ 129.25	\$ 159.60	\$ 189.92
	60-64	\$ 47.93	\$ 88.34	\$ 128.75	\$ 169.17	\$ 209.57	\$ 249.97
	65-69	\$ 65.77	\$ 123.91	\$ 182.04	\$ 240.19	\$ 298.33	\$ 356.47
	70+	\$ 123.05	\$ 236.52	\$ 350.00	\$ 463.47	\$ 576.93	\$ 690.39

*Spouse benefit amounts are 50% of the employee benefit. Dependent children/grandchildren benefit amounts are 25% of the employee benefit. Group Critical Illness insurance provides limited benefit coverage, is not a substitute for major medical insurance, may not be appropriate for Medicaid recipients, 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.

Policy Form No. G H1715/G H1715C, and Rider Form No. R G1716C Additional Critical Illness Rider; R G1717C Cardiopulmonary Rider; R G1720C Health Screening Rider underwritten by Assurity Life Insurance Company of Lincoln, Neb. This policy may contain reduction of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your insurance professional, Assurity or ask to review the policy for more information.

Group Accident Expense Limitations, Conditions and Exclusions

Policy/Certificate Form Nos. G H1708 and G H1708C.

Group Accident Expense provides limited benefit coverage.

Actively Employed - The employee must be actively employed to be eligible for coverage.

Right to Cancel - The contract contains a 30-day free look period.

Renewal - The group master policy is cancelable with 61 days' notice; certificates under a master policy are annually renewable for life provided the master policy has not been cancelled and the certificate has not been terminated in accordance with any contract provision. The renewability of coverage under a certificate of an active master policy applies to only those insured persons listed on the certificate for whom coverage has not already terminated for any contractual or other reason and who continue to meet the definition of eligible persons insured

Termination - Coverage will terminate the earliest of the following:

- the date policy terminates for any reason;
- the date employee is no longer an employee (portability available);
- when premiums are not paid by the end of the grace period;
- the date Assurity receives written notice to terminate;
- when the employee establishes residence in a foreign country; or
- upon the employee's death.

Exclusion -

Assurity will not pay benefits for losses that are caused by or are the result of any insured person(s): 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; having a sickness independent of the Covered Accident, including physical or mental infirmity (sickness means any illness, infection, disease or any other abnormal physical condition which is not caused by an Injury); 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 (except for Post-Traumatic Stress Disorder as described in this Certificate); being addicted to drugs or suffering from alcoholism; being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, including those prescribed by a Physician that are misused; 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); having cosmetic surgery or other elective procedures that are not medically necessary; having a hernia, except as paid under the Hernia Surgery Benefit, if applicable; committing or attempting to commit a felony; being incarcerated in a penal institution or government detention facility; participating in a riot, insurrection or rebellion; driving any taxi for wage, compensation or profit; engaging in an illegal occupation; intentionally self-inflicting an Injury; or committing or attempting to commit suicide, while sane or insane.

No benefits, except the Initial Accident Treatment benefit, will be payable for services provided outside of the United States.

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.

Group Critical Illness Limitations, Conditions and Exclusions

Policy/Certificate Form Nos. G H1715 and G H1715C.

Group Critical Illness provides limited benefit coverage.

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 - Assurity will not pay benefits for a specified critical illness that is caused by a pre-existing condition unless the specified critical illness starts after coverage has been in force for 12 months from the issue date. Pre-existing condition means a sickness or physical condition for which, during the 12 months before the issue date, the insured person had symptoms which would cause an ordinary prudent person to seek diagnosis, care or treatment, or received medical consultation, advice or treatment from a physician or had taken prescribed medication.

The pre-existing condition clause of the look-back and look-forward periods will be waived for all employees and dependents, up to the Guaranteed Issue amounts, during the initial enrollment and for new hires. Late entrant employees enrolling during the annual re-enrollment will be subject to the normal pre-existing condition waiting periods.

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.

Group Critical Illness insurance is not a substitute for major medical insurance, 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. Group Critical Illness insurance may not be appropriate for Medicaid recipients.

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A company you can count on . . .

At Assurity, we're working hard to make the business of insurance simple – more human – by listening, showing that we care and offering customers invaluable insurance products and financial protection. More than a business with a bottom line, we're a mutual organization whose mission is helping people through difficult times. By dedicating ourselves to the community, the environment and using our business as a force for good, we're able to take the long view when it comes to upholding our promises. Assurity is also the first major life and specialty health insurer to become a Certified B Corporation®, demonstrating we meet the rigorous standards of social and environmental responsibility.

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.