

Group Critical Illness Insurance

for Arc of East Central Iowa

More people are surviving life threatening illnesses than ever before. Unfortunately the cost of critical illness care is high and medical bills can follow survivors long after they've proven victorious in their fight.

Critical illness insurance provides peace of mind and gives you additional cash to help pay your health insurance deductible and other out-of-pocket expenses.

Group Critical Illness insurance **pays a lump-sum benefit directly to you** if you are diagnosed with stroke, heart attack or a number of other covered conditions.

Key Features

- **Pays a lump sum directly to you**
- Includes a **health screening benefit which pays $50 a year** for any number of common covered medical tests or procedures
- **Guaranteed issue** – no medical exams or tests
- **Portable** – coverage continues if you retire or change jobs, as long as you pay the premiums

Know you and your family are protected.

It's easy — sign up today



Not available to residents of New York.

Group Critical Illness Benefits - Iowa

Forms G H1715/G H1715C, R G1716C (HSA Compatible)

Group Critical Illness Policy and Additional Critical Illness Rider

Assurity's Group Critical Illness insurance pays a lump sum benefit upon diagnosis of certain specified illnesses, conditions and procedures. The amount payable is equal to the policy benefit amount times the applicable percentage or the specified dollar amount as shown below for the specified covered condition..

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

Other Features

Additional Diagnosis Benefit

Once benefits have been paid for a covered critical illness, benefits are payable for each additional critical illness when the date of diagnosis is at least 30 days apart, and if the subsequent critical illness is not caused or contributed to by a critical illness for which benefits were paid.

Reoccurrence Diagnosis Benefit

Once benefits have been paid for a covered critical illness, benefits are payable for that same critical illness up to one time per insured person per lifetime, if the insured person is symptom and treatment-free for a period of 12 consecutive months, and if the subsequent critical illness is not caused or contributed to by a critical illness for which benefits were paid.

Waiver of Premium Benefit

Waives the premium for coverage after 90 consecutive days of total disability of the covered employee, for as long as total disability continues, if the disability is due to a critical illness for which benefits were paid.

GROUP CRITICAL ILLNESS INSURANCE PROVIDES LIMITED BENEFIT COVERAGE, IS NOT A SUBSTITUTE FOR MAJOR MEDICAL INSURANCE, AND MAY NOT BE APPROPRIATE FOR MEDICAID RECIPIENTS. It 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 Benefits – Iowa

Forms G H1715/G H1715C, R G1716C (HSA Compatible)

Cardiopulmonary Rider
(Form R G1717C)

Pays a lump sum benefit upon diagnosis of the additional covered cardiopulmonary illnesses, conditions or procedures listed below. The amount payable is equal to the policy benefit amount times the applicable percentage shown below.

Open Heart Category (50% all procedures below)

- Mitral Valve Replacement or Repair
- Aortic Valve Replacement or Repair
- Surgical Treatment of Abdominal Aortic Aneurysm

Pulmonary Category (25% all procedures below)

- Pulmonary Embolism
- Idiopathic Pulmonary Fibrosis

Invasive Procedure Category (10% all procedures below)

- AngioJet Clot Busting
- Atherectomy
- Stent Implementation
- Cardiac Catheterization
- Automatic Implantable Cardioverter Defibrillator
- Pacemaker Placement
- Valvuloplasty

Health Screening Rider
(Form R G1720C)

Pays a **$50** benefit per calendar year per insured person for specified screening services listed below.

- Biopsy for skin cancer
- Bone marrow biopsy and aspiration
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 19-9 (blood test for pancreatic cancer)
- CA 125 (blood test for ovarian cancer)
- CEA (blood test for colon and cervical cancer)
- Chest X-ray
- Colonoscopy
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum protein electrophoresis (blood test for Myeloma)
- Stress test (bicycle or treadmill)
- Thermography

Specified Disease Rider
(Form R G1722C)

Pays a lump sum benefit upon diagnosis of 43 additional specified diseases listed below. The amount payable is equal to the policy benefit amount.

- Adrenal Hypofunction *(Addison's Disease)*
- Antibiotic Resistant Bacteria
- Bacterial Meningitis
- Botulism
- Brucellosis
- Bubonic Plague
- Budd-Chiari Syndrome
- Cerebrospinal Meningitis
- Cholera
- Diphtheria
- Encephalitis
- Hansen's Disease
- Histoplasmosis
- Huntington's Chorea
- Legionnaire's Disease
- Mad Cow Disease
- Malaria
- Muscular Dystrophy
- Myasthenia Gravis
- Necrotizing Fasciitis
- Osteomyelitis
- Poliomyelitis
- Primary Biliary Cirrhosis
- Primary Sclerosing Cholangitis *(WP Disease)*
- Q Fever
- Rabies
- Reye's Syndrome
- Rheumatic Fever
- Scarlet Fever
- Sepsis
- Small Pox
- Systemic Lupus
- System Sclerosis *(Scleroderma)*
- Tay-Sachs Disease
- Tetanus
- Thalassemia
- Toxic Epidermal Necrolysis
- Toxic Shock Syndrome
- Trichinosis
- Tuberculosis
- Tularemia
- Typhoid Fever
- Yellow Fever

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Group Critical Illness Semi-Monthly Premiums - Iowa

Forms G H1715/G H1715C, R G1716C (HSA Compatible)

Employee or Employee & Children (rates based on employee's age; benefit amounts over $30,000 require underwriting of all covered persons)
Child benefit is equal to 25% of employee benefit.

Non-Tobacco	Employee Benefit Amount					
Issue Age	$5,000	$10,000	$15,000	$20,000	$25,000	$30,000
18-24	$1.89	$3.21	$4.53	$5.87	$7.18	$8.51
25-29	$2.40	$4.09	$5.76	$7.45	$9.12	$10.80
30-34	$2.94	$5.04	$7.14	$9.25	$11.35	$13.45
35-39	$3.93	$6.72	$9.51	$12.30	$15.09	$17.89
40-44	$5.02	$8.60	$12.19	$15.76	$19.34	$22.92
45-49	$6.44	$11.24	$16.06	$20.86	$25.69	$30.49
50-54	$8.42	$15.06	$21.69	$28.32	$34.94	$41.57
55-59	$11.03	$20.17	$29.30	$38.44	$47.58	$56.71
60-64	$13.33	$24.93	$36.52	$48.13	$59.73	$71.33
65-69	$17.20	$32.76	$48.33	$63.89	$79.46	$95.01
70+	$27.75	$53.76	$79.77	$105.78	$131.79	$157.79

Tobacco	Employee Benefit Amount					
Issue Age	$5,000	$10,000	$15,000	$20,000	$25000	$30,000
18-24	$2.31	$4.06	$5.78	$7.52	$9.25	$10.99
25-29	$3.03	$5.31	$7.61	$9.89	$12.19	$14.48
30-34	$3.87	$6.88	$9.89	$12.90	$15.91	$18.93
35-39	$5.38	$9.58	$13.77	$17.96	$22.17	$26.37
40-44	$7.07	$12.65	$18.22	$23.81	$29.38	$34.96
45-49	$9.43	$17.19	$24.95	$32.71	$40.47	$48.21
50-54	$12.84	$23.78	$34.74	$45.67	$56.62	$67.56
55-59	$17.39	$32.75	$48.10	$63.46	$78.82	$94.18
60-64	$21.49	$41.08	$60.69	$80.29	$99.90	$119.50
65-69	$28.04	$54.29	$80.54	$106.79	$133.05	$159.30
70+	$43.45	$84.96	$126.46	$167.97	$209.48	$250.97

Employee & Spouse or Family (rates based on employee's age; employee benefit amount over $30,000 requires underwriting for all covered)
Spouse benefit is equal to 50% of employee benefit.
Child benefit is equal to 25% of employee benefit.

Non-Tobacco	Employee Benefit Amount					
Issue Age	$5,000	$10,000	$15,000	$20,000	$25,000	$30,000
18-24	$3.02	$4.95	$6.88	$8.83	$10.77	$12.71
25-29	$3.80	$6.23	$8.66	$11.11	$13.55	$15.97
30-34	$4.65	$7.73	$10.80	$13.86	$16.94	$20.00
35-39	$6.27	$10.38	$14.49	$18.60	$22.71	$26.81
40-44	$8.08	$13.36	$18.66	$23.95	$29.24	$34.53
45-49	$10.30	$17.45	$24.62	$31.78	$38.94	$46.09
50-54	$13.44	$23.33	$33.23	$43.12	$53.02	$62.92
55-59	$17.45	$31.13	$44.80	$58.49	$72.17	$85.84
60-64	$20.83	$38.22	$55.61	$73.01	$90.39	$107.78
65-69	$26.61	$49.95	$73.31	$96.66	$120.01	$143.34
70+	$42.50	$81.52	$120.53	$159.54	$198.55	$237.56

Tobacco	Employee Benefit Amount					
Issue Age	$5,000	$10,000	$15,000	$20,000	$25000	$30,000
18-24	$3.65	$6.20	$8.76	$11.32	$13.87	$16.43
25-29	$4.74	$8.08	$11.44	$14.79	$18.15	$21.50
30-34	$6.06	$10.50	$14.93	$19.36	$23.81	$28.25
35-39	$8.47	$14.68	$20.90	$27.12	$33.34	$39.57
40-44	$11.17	$19.46	$27.74	$36.03	$44.32	$52.60
45-49	$14.86	$26.43	$37.99	$49.58	$61.15	$72.72
50-54	$20.11	$36.47	$52.84	$69.22	$85.58	$101.95
55-59	$27.04	$50.06	$73.07	$96.09	$119.09	$142.11
60-64	$33.11	$62.50	$91.92	$121.31	$150.70	$180.10
65-69	$42.94	$82.32	$121.70	$161.08	$200.46	$239.82
70+	$66.14	$128.39	$190.65	$252.92	$315.18	$377.43

*Premium rates shown are for the combined group Critical Illness policy and rider benefits as summarized in the proposal. For complete benefit descriptions, limitations, conditions and exclusions, see the policy/certificate. Policy availability, features, provisions and rates may vary by state.

Group Critical Illness - Iowa

Forms G H1715/G H1715C

Limitations, Conditions and Exclusions

The following represents some policy limitations, conditions and exclusions. For complete details of the coverage, please contact your agent, Assurity or ask to review the policy. Provisions may vary by state.

Limitations

GROUP CRITICAL ILLNESS INSURANCE PROVIDES LIMITED BENEFIT COVERAGE.

This insurance does not provide major medical coverage and does not satisfy the requirement for minimum essential coverage under the Affordable Care Act (ACA).

Availability of this product, and its benefits and premiums as presented, is subject to the approval of Assurity. Some applicants with pre-existing conditions may not be eligible for coverage. Product availability, features and rates may vary by state. All benefits, premiums, conditions, exclusions and limitations are governed by the actual contract as provided by Assurity, not this proposal.

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.

Waiting period: The benefits payable for Loss of Independent Living, Invasive Cancer, Non-Invasive Cancer, and Skin Cancer have a waiting period. There is no coverage for Loss of Independent Living, Invasive Cancer, Non-Invasive Cancer, or Skin Cancer, if an insured person initially incurred or was diagnosed with any of these conditions before the end of the waiting period.

Elimination period: The benefit payable for Loss of Independent Living has an elimination period. Assurity will not pay benefits during the elimination period.

Special Endorsement

The pre-existing condition clause will be waived 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 clause.

Coverage Conditions

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.

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.

Exclusions

Assurity will not pay benefits for losses caused by or the result of any Insured Person(s):

- 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;
- engaging in an illegal occupation;
- intentionally self-inflicting an injury; or
- committing or attempting to commit suicide, while sane or insane.