Supplemental Benefits

2026 Open Enrollment

Benefits Available

Accident Plan- Assurity

Critical Illness Plan- Assurity

Hospital Plan– Assurity

All new plan elections will be effective 01/01/26

Guarantee to Issue each year at open enrollment

Supplemental Insurance can help- Here is how it works!

- Pays cash directly to you. We do not pay Doctors or Hospitals
- Pays in addition to your health insurance
- Group Rates
- Portable- Allstate plans can be paid direct if you want to keep them
- Payroll deduction- post tax
- **No Health Questions**

Assurity Accident Plan

- Benefits paid out based on injuries or treatments you have that are covered under the policy
- Can collect multiple times per year
- 24 hour a day coverage
- Child organized sports rider

Assurity Accident Plan

- Accidental death and Dismemberment benefits - Up to $60,000 for primary insured
- Initial Treatment- up to $300 ER, $150 Doctor's office or Urgent Care
- Coverage for dislocations and fractures as stated in policy – Up to $6,000 based on schedule
- Hospital confinement benefit - up to $1,500 the first day, up to $300 each additional day
- Follow-Up Treatment- up to $150
- Many other benefits included, over 40 payable benefits
- Wellness benefit -$50 payable two/four times per calendar year

Sample Claim- Broken Ankle

- Note to file claims you must get CMS 1500/UB 04 bill from provider

Group Accident Expense Semi-Monthly Premiums - 24-Hour - Iowa
Forms G H1708/G H1708C (HSA Compatible)

Plan 1

	Employee	Employee & Spouse	Employee & Children	Family
All Ages	$7.28	$12.66	$14.98	$22.18

Plan 2

	Employee	Employee & Spouse	Employee & Children	Family
All Ages	$10.12	$17.56	$19.94	$29.71

Treatment	Accident Plan Payout Plan 2
Emergency Room	$300
X Ray	$300
Closed Fracture, ankle	$1,800
Physical Therapy 6 visits at $60	$540
Follow-up Treatment 2 visits at $100	$300
Crutches	$375
Total	**$3,615**

Assurity Critical Illness Plan

- Choose a lump sum benefit from $5,000 to $30,000.
- Benefit amount paid upon diagnosis of that condition
  - Some conditions pay a reduced amount
- Premiums do not increase with age. No age limit
- Can choose from: individual, employee/children and family coverage
  - Children covered at no additional cost- must list their information
- **The benefits do not reduce based on attained age**
- Can collect on policy multiple times
- Pre-X waived during initial enrollment period- must be new diagnosis after effective date

Assurity Critical Illness Plan

Pays benefits for over 25 conditions

Has a Recurrence Benefit

Additional Occurrence Benefit

$50 Wellness Benefit per person per year

Guarantee Issue up to $30,000 benefit

Must be new diagnosis after effective date.

Spouses paid at 50% of employee benefit amount, child benefit at 25%, if covered

Assurity Critical Illness Plan

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%

This is a partial list of covered conditions and benefits- please see outline of coverage for full list

Assurity Critical Illness Plan: Semi-Monthly Rates do not increase with age

See outline of coverage for additional pricing on coverage

Non-tobacco issue age	$5,000	$15,000	$30,000
18-24	1.89	4.53	8.51
25-29	2.40	5.76	10.80
30-34	2.94	7.14	13.45
35-39	3.93	9.51	17.89
40-44	5.02	12.19	22.92
45-49	6.44	16.06	30.49
50-54	8.42	21.69	41.57
55-59	11.03	29.30	56.71
60-64	13.33	36.52	71.33
65-69	17.20	48.33	95.01
70+	27.75	79.77	157.79

Assurity Hospital Plan

2 Plans Available

Hospital Admission	Plan 1	Plan 2
Group Hospital Indemnity pays a lump-sum benefit for the first hospital confinement in a calendar year for a covered sickness or injury sustained in a covered accident. Confinement means the assignment to a bed as a resident inpatient as prescribed by a physician for a period of at least 20 consecutive hours.	$1,000	$1,500
Hospital Indemnity Care Rider (Form No. R G1736C) Note: Confinement means the assignment to a bed as a resident inpatient as prescribed by a physician for a period of at least 20 consecutive hours. Only one type of confinement benefit is payable for a given day. If confinement continues in an Intensive Care Unit, Sub-Acute Intensive Care Unit or Rehabilitation Unit beyond the maximum benefit period shown, the Hospital Confinement benefit will be payable until that benefit period is also exhausted.		
Hospital Confinement Pays a daily benefit for hospital confinement (at least 20 continuous hours as a resident inpatient) due to a covered sickness or injury	$150 payable for 30 days	$150 payable for 30 days
Intensive Care Unit Pays a daily benefit for confinement in an intensive care unit	$300 up to 10 days	$300 up to 10 days
Drug and Alcohol Rehab Rider: (Form R G1733C)	Pays a **$100** daily benefit for up to 30 days confinement in a hospital or residential treatment facility for drug or alcohol rehabilitation. Confinement means the assignment to a bed as a resident inpatient as prescribed by a physician for a period of at least 20 consecutive hours.	
Mental and Nervous Disorder Rider: (Form R G1737C)	Pays a **$100** daily benefit for up to 30 days confinement in a hospital or residential treatment facility for treatment of a mental or nervous disorder. Confinement means the assignment to a bed as a resident inpatient as prescribed by a physician for a period of at least 20 consecutive hours.	
Hospital Observation Rider (Form R G2202C)	Pays a lump sum benefit for outpatient services received during a hospital stay, prescribed by a physician for a covered sickness or an injury sustained from a covered accident. • Initial Observation - once per insured person per observation stay in a calendar year At least 20 hours - **$1,000** • Observation Care - 20-48 hours - **$100** 49 hours or more - **$200** • Short-Stay Observation - up to the maximum of two times per insured in a calendar year, 4-19 hours - **$50**	

Semi-Monthly Deduction		
Tier	Plan 1	Plan 2
Employee only	$11.45	$13.71
Emp + Spouse	$23.24	$27.87
Emp + Children	$22.09	$26.32
Family	$53.88	$40.48

No preexisting condition clause this enrollment and for new hires going forward.

Late enrollees would be subject to waiting periods.

Assurity Hospital Plan

Wellness

Accident Plan

Wellness Benefit

Pays **$50** once per day, up to two times per insured per calendar year, subject to a maximum of four times for all insured persons per calendar year, for the following screenings or exams:

- Blood screening for triglycerides, cholesterol, HDL, LDL or fasting blood glucose
- Annual physical exam
- Routine eye exam
- Immunization

Critical Illness Plan

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

What's Next

No health questions to enroll

Please review the brochures and decide if coverage is right for you

Elect or waive coverage during open enrollment in November.

Please see full brochure for each plan's complete list of benefits, limitations and exclusions. This presentation was a brief summary of benefits and not intended to be full details of coverage.

Protect your pets from all kinds of ruff stuff.

A pet insurance Employee Benefits overview

EMBRACE®
PET INSURANCE



Embrace Policies Come with Purrrrks



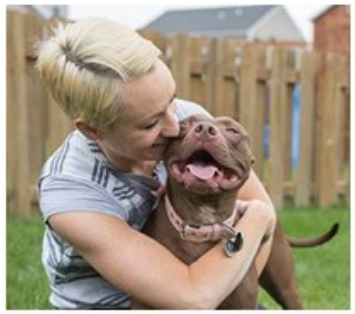
PawSupport Pet Telehealth

- 24/7 access to pet health professionals for questions, concerns or emergency decision support



Diminishing Deductible

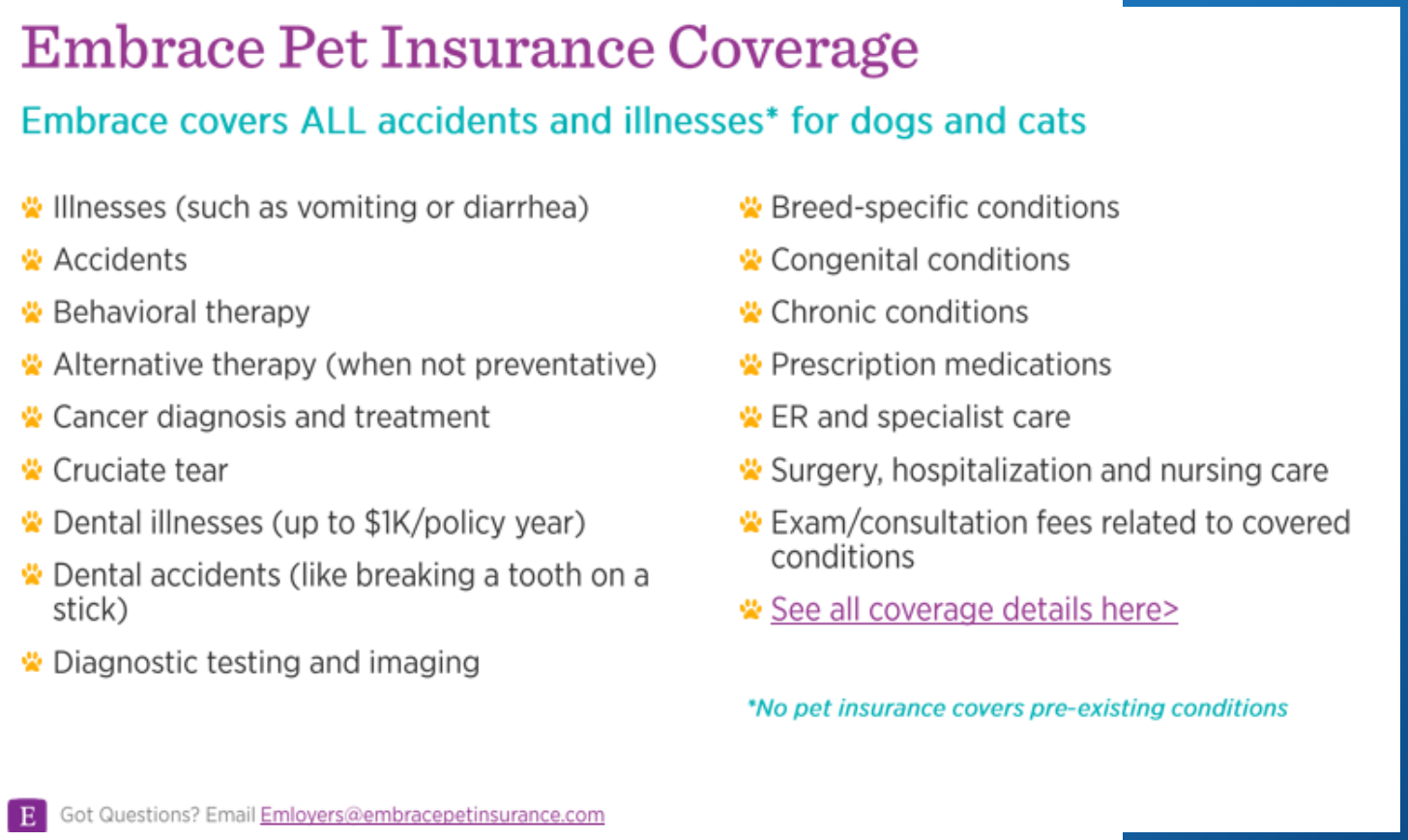
- For every year reimbursement free, your deductible goes down by $50, all the way to $0



MyEmbrace and Embrace App

- Online portal and Embrace app to easily submit claims, add a pet, access PawSupport, make changes to policy, etc.

E Got Questions? Email Emloyers@embracepetinsurance.com



To get quote or enroll go to EmbraceWorks.com

Note does not cover preexisting conditions

Supplemental Insurance Services

Claims Assistant: Stacy Martin and Kelly Bartels

General Information: Cole and Dane Pape

Please contact us for all your Assurity Insurance needs. We will be happy to assist you with claims, service requests, general questions, etc. Our contact information is as follows:

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