

**Assurity at Work Proposal for Missouri  
ACCIDENT EXPENSE PRO GROUP INSURANCE POLICY**



**PREPARED FOR**  
Dynaflex

**ABOUT ASSURITY AT WORK**

Assurity at Work is a division of Assurity Life Insurance Company. Assurity's origins are rooted in a 120-year 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, accident and life insurance, annuities and specialty insurance plans through our representatives and worksite distribution.

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, one of the insurance industry's leading independent analysts. For more information about this rating, please visit [www.ambest.com](http://www.ambest.com) or [www.assurity.com](http://www.assurity.com).

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

**PREPARED BY**

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**ACCIDENT EXPENSE PRO GROUP - BENEFITS  
(Form G H1106/G H1106C - Off-the-Job only)**

The Assurity at Work Accident Expense PRO group policy pays a benefit for an insured's death, dismemberment or medical care resulting from the insured being in a covered accident.



<b>BENEFITS</b>	<b>CONDITIONS</b>	<b>ONE UNIT PLAN</b>	<b>TWO UNIT PLAN</b>
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(All benefits are paid once per covered accident and for each insured person unless otherwise noted)			
<b>Accident Emergency Treatment</b>	Within 72 hours after the accident by a physician, urgent care facility or emergency room	\$125	\$150
<b>Follow-Up Treatment</b>	First treatment within 30 days after receiving Accident Emergency Treatment; eligible for last treatment within one year	\$25 per treatment Up to three treatments	\$35 per treatment Up to three treatments
<b>Diagnostic Exams</b>	Requiring angiogram, CT Scan, CTA Scan, MRI, MRA or EEG within 180 days after the accident	\$100 per year	\$200 per year
<b>Hospital Admission</b>	Within 180 days after the accident if confined for at least 20 hours	\$500	\$1,000
<b>Hospital Confinement</b> (including Sub-Acute ICU)	Within 180 days after the accident if confined for at least 20 hours; not paid concurrent with ICU benefit	\$100 per day Up to 90 days	\$200 per day Up to 180 days
<b>Hospital ICU Confinement</b>	Within 180 days after the accident if confined for at least 20 hours; not paid concurrent with hospital confinement benefit	\$200 per day Up to 15 days for any insured	\$400 per day Up to 15 days for any insured
<b>Ambulance</b>	To or from hospital within 48 hours of accident for air transport and within 90 days for ground transport	\$500 air \$100 ground	\$500 air \$100 ground
<b>Physical Therapy Treatment</b>	First treatment within 30 days after the accident; eligible for last treatment within one year	\$25 per treatment Up to six treatments	\$35 per treatment Up to six treatments
<b>Appliance</b>	Prescribed within 90 days after the accident as an aid in mobility; includes crutches, wheelchairs, etc.	\$100	\$100
<b>Fracture</b> (broken bone)	Requiring surgical or non-surgical repair within 90 days after the accident; 25% of benefit for a chip fracture	\$25 - \$2,500 (according to schedule)	\$50 - \$5,000 (according to schedule)
<b>Laceration</b>	Within 72 hours after the accident with stitches, staples or glue	\$50 - \$400 (according to schedule)	\$100 - \$800 (according to schedule)
<b>Dislocation</b> (separated joint)	Requiring surgical or non-surgical repair within 90 days after the accident; 25% of benefit for incomplete dislocation or without anesthesia	\$50 - \$2,000 (according to schedule)	\$100 - \$4,000 (according to schedule)

**ACCIDENT EXPENSE PRO PROVIDES LIMITED BENEFIT COVERAGE. This is a proposal, not a contract nor an offer to contract. Availability of this product, along with all benefits and premiums as presented, is subject to the approval of Assurity. All benefits, premiums, conditions, exclusions and limitations are governed only by the actual contract as approved by Assurity and not this proposal. Policy availability, features and rates may vary by state.**

## **ACCIDENT EXPENSE PRO GROUP - BENEFITS**

*(continued)*

<b>BENEFITS</b>	<b>CONDITIONS</b>	<b>ONE UNIT PLAN</b>	<b>TWO UNIT PLAN</b>
(All benefits are paid once per covered accident and for each insured person unless otherwise noted)			

<b>Burn</b>	Within 72 hours after the accident; 25% of benefit for skin graft	\$150 - \$5,000 (according to schedule)	\$300 - \$10,000 (according to schedule)
<b>Gunshot Wound</b> (unintentional)	Requiring hospital confinement within 24 hours and surgery within 72 hours after the accident	\$500	\$1,000
<b>Eye Injury</b>	Requiring surgery or removal of a foreign object within 90 days after the accident	\$200	\$200
<b>Ruptured Disc</b>	Requiring treatment within 60 days and surgery within one year after the accident	\$400	\$400
<b>Tendon, Ligament or Rotator Cuff</b>	Requiring surgery for torn, ruptured or severed within 90 days after the accident	\$500 for repair \$100 for exploratory or without repair	\$500 for repair \$100 for exploratory or without repair
<b>Knee Cartilage – Torn</b>	Requiring treatment within 60 days and surgery within 180 days after the accident	\$500 for repair \$100 for exploratory or shaved cartilage	\$1,000 for repair \$200 for exploratory or shaved cartilage
<b>Abdominal or Thoracic surgery</b>	Within 72 hours after the accident; does not cover hernia repair	\$1,000 for repair \$100 for exploratory or without repair	\$1,000 for repair \$100 for exploratory or without repair
<b>Emergency Dental Work</b>	Within 90 days after the accident	\$50 - \$150 (according to schedule)	\$100 - \$300 (according to schedule)
<b>Prosthetic Device or Artificial Limb</b>	Prescribed within one year after the accident	\$500 for one device/limb \$1,000 for more than one device/limb	\$500 for one device/limb \$1,000 for more than one device/limb
<b>Transportation</b>	For an insured person's non-local treatment including hospital confinement within 180 days after the accident	\$300 per round trip Up to three round trips	\$300 per round trip Up to three round trips
<b>Lodging</b>	For a companion accompanying an insured person for non-local treatment including hospital confinement within 180 days after the accident	\$100 per night Up to 30 nights	\$100 per night Up to 30 nights
<b>Dismemberment</b>	Within 90 days after the accident	\$500 - \$15,000 (according to schedule)	\$1,000 - \$30,000 (according to schedule)
<b>Blood, Plasma, or Platelets</b>	Requiring transfusion, administration, cross-matching, typing and processing within 90 days after the accident	\$300 employee \$200 spouse/child	\$300 employee \$200 spouse/child
<b>Accidental Death</b>	Within 90 days after the accident; not paid if common carrier benefit paid	\$25,000 employee \$10,000 spouse \$5,000 child	\$50,000 employee \$20,000 spouse \$10,000 child
<b>Accidental Death - Common Carrier</b>	Within 90 days after the accident	\$50,000 employee \$20,000 spouse \$10,000 child	\$100,000 employee \$40,000 spouse \$20,000 child

## ACCIDENT EXPENSE PRO GROUP - BENEFITS

(continued)

### Wellness Benefit Rider (Form R G1115/R G1115C)

Pays a benefit when a charge is incurred for a specific test or procedure in two categories.

\$50 per calendar year for each insured category when a charge is incurred for one and only one of the following after the 30-day waiting period:

Annual physical  
Blood test for triglycerides  
CA 19-9 (blood test for pancreatic cancer)

Pap smear  
Vision/hearing exams  
Vaccinations (flu shot, pneumonia shot,

\$100 per calendar year for each insured category when a charge is incurred for one and only o

Fast blood glucose test  
Hemocult stool analysis  
PSA (blood test for prostate cancer)

tetanus shot, MMR, polio vaccine,  
chicken pox, diphtheria)

following after the 30-day waiting period:

Biopsy for skin cancer  
Bone marrow biopsy and aspiration  
Breast ultrasound  
CA 15-3 (blood test for breast  
cancer)  
CA 125 (blood test for ovarian  
cancer) CEA (blood test for colon  
and cervical cancer) Chest x-ray

Colonoscopy  
Flexible sigmoidoscopy  
Mammography  
Serum cholesterol test to determine level  
of HDL and LDL Serum protein  
electrophoresis (blood test for  
Myeloma)  
Stress test (bicycle or treadmill)  
Thermography

# ACCIDENT EXPENSE PRO GROUP - PREMIUMS

(Form G H1106/G H1106C - Off-the-Job only) -H

Plan: Group - Off-the-Job Coverage

Benefit Amount: One Unit and Two Unit Rider(s): Wellness Benefit Rider



## PLAN A

### Semi-Monthly Rates for Group One Unit Plan in Missouri

Coverage	Employee	Employee and Spouse	Employee and Children	Family
Accident Expense PRO	5.88	11.04	10.10	15.93
Wellness Benefit Rider	1.71	3.19	2.74	4.44
TOTAL PREMIUM	7.59	14.23	12.84	20.37

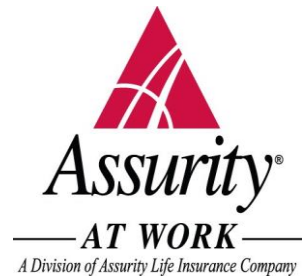
## PLAN B

### Semi-Monthly Rates for Group Two Unit Plan in Missouri

Coverage	Employee	Employee and Spouse	Employee and Children	Family
Accident Expense PRO	7.31	13.94	12.90	20.43
Wellness Benefit Rider	1.71	3.19	2.74	4.44
TOTAL PREMIUM	9.02	17.13	15.64	24.87

## ACCIDENT EXPENSE PRO GROUP - CONDITIONS, LIMITATIONS AND EXCLUSIONS

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



### ACCIDENT EXPENSE PRO 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.

**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.

**Waiting Period** - The benefit payable under the Wellness Benefit Rider has a waiting period. Assurity will not pay benefits during the waiting period.

**Exclusions** - 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 or parakiting;
- riding in or driving any motor-driven vehicle in a 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 or nervous disorder;
- 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);
- who is a dependent child incurring injuries during birth;
- having cosmetic surgery or other elective procedures that are not medically necessary;
- having dental treatment;
- committing or attempting to commit a felony;
- driving any taxi for wage, compensation or profit;
- engaging in an illegal activity or occupation;

- intentionally self-inflicting an injury;
- committing or attempting to commit suicide, while sane; or
- traveling outside the United States, except for those injuries that require emergency care in a hospital.