

# | Accident Expense PRO®

There were 28.1 million visits to emergency rooms in 2013 for unintentional injuries.

Source: National Hospital Ambulatory Medical Care Survey

## Why Accident Expense?

It's easy to imagine — an accident occurs, you end up in the emergency room and get slapped with a huge bill. Assurity offers you peace of mind through affordable accident protection for you and your family, paying you cash for those unexpected, out-of-pocket costs. What's more, it's portable, and can be kept in force even if you leave your employer, as long as premiums continue to be paid.

## Advantages of Accident Expense PRO:

- Covers most types of accidents from a burn to an accidental death
- Coverage is guaranteed issue; there are no medical exams or tests to take
- Provides financial security for those unexpected moments

## Benefits:

- Pays a fixed cash benefit for your covered medical treatments from an accident
- Benefits are paid regardless of any other insurance coverage
- The affordable protection may be extended to your spouse and children

## How it works\*:

**1.**

You're in a car accident and are taken by ambulance to the ER.

**2.**

Surgery is performed on your broken tibia and you are hospitalized for two days.

**3.**

After several follow-up visits and physical therapy, you submit a claim to Assurity to receive your benefits.

**4.**

Assurity sends you a check based on the conditions and riders listed on your policy.

Payable to: **POLICYHOLDER**

\*The above example is based on a scenario for Accident Expense PRO, one unit coverage. Policy form No. W H1101 and W H1102 (Individual) and G H1105/G H1105C and G H1106/G H1106C (Group). This policy may contain reduction of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your agent, Assurity or ask to review the policy/certificate for more information.

## Accident Expense PRO Benefits:

Accident Event	Conditions		Benefit
<b>Accident emergency treatment</b>	Within 72 hours after the accident		\$150
<b>Follow-up treatment</b>	First treatment within 30 days after receiving Emergency Treatment;		\$35 up to 3 treatments
<b>Diagnostic exams</b>	Requiring angiogram, CT Scan, CTA Scan, MRI, MRA or EEG within 180 days after the accident		\$200 per year
<b>Hospital admission</b>	Within 180 days after the accident if confined for at least 20 hours		\$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		\$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		\$400 per day up to 15 days
<b>Ambulance</b>	To or from hospital within 48 hours of accident for air or 90 days for ground		\$500 air \$100 ground
<b>Physical therapy</b>	First treatment within 30 days after the accident		\$35 up to six treatments
<b>Appliances</b>	Prescribed within 90 days after the accident as an aid in mobility		\$100 any insured
<b>Emergency dental</b>	Within 90 days after the accident		\$100-\$300 (according to schedule)
<b>Specific injury and treatment benefits</b>	<ul style="list-style-type: none"> <li>• Fractures</li> <li>• Lacerations</li> <li>• Dislocations</li> <li>• Burns</li> <li>• Transportation and Lodging</li> </ul>	<ul style="list-style-type: none"> <li>• Ruptured disc surgery</li> <li>• Tendon, ligament or rotator cuff surgery</li> <li>• Knee cartilage surgery</li> <li>• Abdominal or thoracic surgery</li> <li>• Prosthetic device/artificial limb</li> </ul>	\$50-\$10,000 (according to schedule)
<b>Dismemberment</b>	Loss of toes, fingers, hands, feet, eyesight within 90 days of accident		\$1,000-\$30,000 (according to schedule)
<b>Gunshot Wound</b> (unintentional)	Requiring hospital confinement within 24 hours and surgery within 72 hours after the accident		\$1,000
<b>Eye Injury</b>	Requiring surgery or removal of a foreign object within 90 days after the accident		\$200
<b>Blood, plasma or platelets</b>	Transfusion, administration, cross-matching, typing and processing within 90 days of accident		\$300 employee \$200 spouse/child
<b>Accidental Death</b>	Within 90 days after the accident; not paid if common carrier benefit paid		\$50,000 employee \$20,000 spouse \$10,000 child
<b>Accidental Death – Common Carrier</b> (commercial airplane, train, bus etc.)	Within 90 days after the accident		\$100,000 employee \$40,000 spouse \$20,000 child

## Accident Expense PRO Riders:

Wellness Rider*	<b>Pays per category per calendar year for one of the following:</b>	
	<p><b>\$50 per calendar year</b></p> <ul style="list-style-type: none"> <li>• Annual physical</li> <li>• Blood test for triglycerides</li> <li>• CA 19-9 (blood test for pancreatic cancer)</li> <li>• Fast blood glucose test</li> <li>• Hemocult stool analysis</li> <li>• PSA (blood test for prostate cancer)</li> <li>• Pap smear</li> <li>• Vision/hearing exams</li> <li>• Vaccinations (flu shot, pneumonia shot, tetanus shot, MMR, polio vaccine, chicken pox, diphtheria)</li> </ul>	<p><b>\$100 per calendar year</b></p> <ul style="list-style-type: none"> <li>• Biopsy for skin cancer</li> <li>• Bone marrow biopsy and aspiration</li> <li>• Breast ultrasound</li> <li>• CA 15-3 (blood test for breast cancer)</li> <li>• CA 125 (blood test for ovarian cancer)</li> <li>• CEA (blood test for colon and cervical cancer)</li> <li>• Chest X-ray</li> <li>• Colonoscopy</li> <li>• Flexible sigmoidoscopy</li> <li>• Mammography</li> <li>• Serum cholesterol test to determine level of HDL and LDL</li> <li>• Serum protein electrophoresis (blood test for myeloma)</li> <li>• Stress test (bicycle or treadmill)</li> <li>• Thermography</li> </ul>

## Accident Expense PRO Semi-Monthly Rates (Off-the-job Coverage):

Coverage	Rate
Employee	\$9.02
Employee and Spouse	\$17.14
Employee and Children**	\$15.64
Family	\$24.88

\* Rider has a 30-day waiting period. Wellness Benefit Rider pays \$150 per calendar year for all children collectively when charges are incurred (not \$150 per year for each child).

\*\*Children from birth through 25 years.

Policy Form Nos. W H1101 (Individual 24 hour), W H1102 (Individual Off the job), G H1105/G H1105C (Group 24 hour) and G H1106/G H1106C (Group off the job); and Rider Form Nos. R W1110 (Individual) and R G1115/R G1115C (Group) Wellness Benefit Rider underwritten by Assurity Life Insurance Company, Lincoln, Neb. This policy may contain reduction of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your agent, Assurity or ask to review the policy/certificate for more information.