

# Accident Expense PRO<sup>®</sup> Insurance

Help for unexpected  
expenses related to  
an accident



Assurity at Work<sup>®</sup>





## Accidents happen to even the most cautious people

Recovering from an injury is tough enough, but out-of-pocket expenses for the emergency room, ambulance, hospital stay and doctors' bills can cause a financial crisis – while regular monthly bills and expenses continue to accumulate.

## The solution – an Accident Expense PRO® Insurance policy

Assurity offers employees the opportunity to protect themselves and their families from the cost of accidental injuries with an Accident Expense PRO Insurance policy/certificate.\* This plan pays a fixed cash benefit for medical treatments associated with a covered accident. Better still, the benefits are paid regardless of any other insurance coverage. This affordable protection may be extended to cover an employee's spouse and children, and is also portable – it may be kept in force after leaving the current employer if premiums continue to be paid.

### Assurity's Accident Expense PRO Benefits

The employee may choose basic coverage with a one-unit plan, or higher benefits with a two-unit plan. Our Accident Expense PRO rate structure has the same premium regardless of age or gender.

Benefit	Conditions	One-Unit Plan	Two-Unit Plan
<b>Accident emergency treatment</b>	Within 72 hours after the accident by physician, urgent care facility or emergency room	<b>\$125</b>	<b>\$150</b>
<b>Follow-up treatment</b>	First treatment within 30 days after receiving Accident Emergency Treatment; eligible for last treatment within one year	<b>\$25</b> up to three treatments	<b>\$35</b> up to three treatments
<b>Diagnostic exams</b>	Requiring angiogram, CT Scan, CTA Scan, MRI, MRA or EEG within 180 days after the accident	<b>\$100 per year</b>	<b>\$200 per year</b>
<b>Hospital admission</b>	Within 180 days after the accident if confined for at least 20 hours	<b>\$500</b>	<b>\$1,000</b>
<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	<b>\$100 per day</b> up to 90 days	<b>\$200 per day</b> 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	<b>\$200 per day</b> up to 15 days	<b>\$400 per day</b> up to 15 days
<b>Ambulance</b>	To or from hospital within 48 hours of accident for air or 90 days for ground	<b>\$500 air/\$100 ground</b>	<b>\$500 air/\$100 ground</b>
<b>Physical therapy treatment</b>	First treatment within 30 days after the accident; eligible for last treatment within one year	<b>\$25</b> up to six treatments	<b>\$35</b> up to six treatments
<b>Appliances</b>	Prescribed within 90 days after the accident as an aid in mobility; includes crutches, wheelchairs, etc.	<b>\$100 any insured</b>	<b>\$100 any insured</b>
<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>• Unintentional gunshot wounds</li> <li>• Eye injuries</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> </ul>	<b>\$25-\$5,000</b> (according to schedule)	<b>\$50-\$10,000</b> (according to schedule)

\*Assurity offers two Accident Expense PRO policies/certificates and two Accident-Only Disability Income Riders. The employer may choose to offer the 24-hour coverage or the off-the-job coverage.

Benefit	Conditions	One-Unit Plan	Two-Unit Plan
<b>Emergency dental work</b>	Within 90 days after the accident	<b>\$50-\$150</b> (according to schedule)	<b>\$100-\$300</b> (according to schedule)
<b>Prosthetic device/artificial limb</b>	Prescribed within one year after the accident	<b>\$500</b> for one device/limb; <b>\$1,000</b> for more than one device/limb	<b>\$500</b> for one device/limb; <b>\$1,000</b> 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	<b>\$300 per round trip</b> up to three round trips	<b>\$300 per round trip</b> 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	<b>\$100 per night</b> up to 30 nights	<b>\$100 per night</b> up to 30 nights
<b>Dismemberment (loss of toes, fingers, hands, feet, eyesight)</b>	Within 90 days of accident	<b>\$500-\$15,000</b> (according to schedule)	<b>\$1,000-\$30,000</b> (according to schedule)
<b>Blood, plasma or platelets</b>	For transfusion, administration, cross matching, typing and processing within 90 days of the accident	<b>\$300</b> employee <b>\$200</b> spouse/child	<b>\$300</b> employee <b>\$200</b> spouse/child
<b>Accidental death</b>	Within 90 days after the accident; not paid if common carrier benefit paid	<b>\$25,000</b> employee <b>\$10,000</b> spouse <b>\$ 5,000</b> child	<b>\$50,000</b> employee <b>\$20,000</b> spouse <b>\$10,000</b> child
<b>Accidental death –common carrier (commercial plane, bus, train, etc.)</b>	Within 90 days after the accident	<b>\$50,000</b> employee <b>\$20,000</b> spouse <b>\$10,000</b> child	<b>\$100,000</b> employee <b>\$ 40,000</b> spouse <b>\$ 20,000</b> child

## Optional Riders

**Wellness Benefit Rider** – Pays a benefit when a charge is incurred for a specific test or procedure from each of two groups:

**\$50 per calendar year** for each insured category (once for employee and spouse individually, once for children collectively) when a charge is incurred for **one** of the following after the 30-day waiting period (may vary by state):

- Annual physical
- Blood test for triglycerides
- CA 19-9 (blood test for pancreatic cancer)
- Fast blood glucose test
- Hemocult stool analysis
- PSA (blood test for prostate cancer)
- Pap smear
- Vision/hearing exams
- Vaccinations (flu shot, pneumonia shot, tetanus shot, MMR, polio vaccine, chicken pox, diphtheria)

**\$100 per calendar year** for each insured category (once for employee and spouse individually, once for children collectively) when a charge is incurred for **one** of the following after the 30-day waiting period (may vary by state):

- 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-Only Disability Income Rider\*** (Employee coverage only)

Pays a monthly benefit amount of  **\$600** or  **\$1,200** for  six months or  one year while the insured employee is totally disabled due to a covered accident.

# Limitations, Conditions and Exclusions

## 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.

**Renewal** – Accident Expense PRO is guaranteed renewable to age 70.

**Termination** – Coverage will terminate the earliest of the following: the date policy terminates for any reason; the date employee is no longer an employee; 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.

**Elimination Period** – The benefit payable under the Accident-Only Disability Income Rider has an elimination period. Assurity will not pay benefits during the elimination period.

**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 mental or nervous disorders; 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; having a hernia; committing or attempting to commit a felony; being incarcerated in a penal institution or government detention facility; 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 insane; or traveling outside the U.S., except for those injuries that require emergency care in a hospital.

This description of benefits is intended only to highlight your benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy, the terms of the policy prevail.

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; R W1111 (Individual 24 hour), R W1112 (Individual Off the job), R G1103/R G1103C (Group 24 hour) and R G1104/R G1104C (Group Off the job) Accident-Only Disability Income 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.

## *A company you can count on . . .*

Assurity has long lived our mission of helping people through difficult times, with a heritage dating back to 1890. As a mutual organization owned by our policyholders, we provide life insurance, disability and critical illness insurance, and voluntary employee benefits through independent brokers nationwide. Our unrelenting commitment to financial strength and stability has consistently earned us excellent industry ratings. Assurity is a certified B Corporation, demonstrating we meet 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.

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