



Group Short-Term Disability Income

POLICY FORM G H1808/G H1808C



Less than 1 in 3 Americans have an emergency savings fund of 6 months or more.

Source: Bankrate Financial Security Index Survey, June 17, 2017

PREPARED FOR
YOUR COMPANY

www.benefitdirectories.com

Group Short-Term Disability Income

Assurity's Group Short-Term Disability Income insurance is simple, easy-to-understand and provides solutions for most employer and employee needs. It will help replace income if a covered employee becomes disabled and is unable to work.

Policy Benefits - Off the Job, Accident & Sickness Coverage

Total Disability	Pays a weekly benefit if the insured person cannot perform the important duties of their own occupation and are not working another job.
Presumptive Disability	Waives the elimination period and pays the total disability benefit for the maximum benefit period when an insured person suffers a permanent and irrevocable loss of speech, hearing in both ears, sight in both eyes, use of both feet, use of both hands, or use of one hand and one foot.
Recurrent Disability	A recurrent total disability will be considered a new total disability after 30 days.
Childbirth	You will be considered totally disabled for a period of six weeks (non-Caesarean delivery) or eight weeks (Caesarean delivery). The number of weekly benefits will be reduced by the elimination period.
Organ Donor	Pays the same as any other sickness.
Mental and Nervous Disorder	Pays the same as any other sickness. Lifetime maximum applies, see exclusions and limitations.
Substance Abuse	Pays the same as any other sickness. Lifetime maximum applies, see exclusions and limitations.
Waiver of Premium	Premiums are waived after the insured person has been totally disabled for 30 days.
Survivor*	Pays a lump-sum benefit of 3 times the total disability weekly benefit to a beneficiary if the insured person dies while receiving total disability weekly benefits. This benefit will not be paid if the Terminal Illness benefit is paid.
Terminal Illness*	Pays a lump-sum benefit of 3 times the total disability weekly benefit if the insured person is diagnosed with a terminal illness while receiving total weekly disability benefits.

*These benefits will be paid provided the insured person has been receiving total disability weekly benefits for at least 6 weeks. The maximum total benefit paid for each benefit is \$3,000.

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Proposal Prepared For
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Plan Details

Issue State	Iowa	Riders	None
Industry Class	Class 3		
Coverage Period	Off the Job		
Coverage Type	Accident & Sickness		
Plan Tier	Prime		
Benefit Period	13 weeks		
Elimination Period	0/7 days		

Semi-Monthly Premium, for Weekly Benefit Amount

Annual Income	\$8,750	\$13,000	\$17,500	\$21,750	\$26,000	\$30,500	\$34,750	\$39,000
Max Weekly Benefit*	\$100	\$150	\$200	\$250	\$300	\$350	\$400	\$450
Issue 18-49	4.87	7.31	9.75	12.19	14.62	17.06	19.50	21.93
Ages 50-59	5.74	8.62	11.50	14.37	17.25	20.12	23.00	25.88
60-69	7.19	10.78	14.37	17.97	21.56	25.15	28.74	32.34
70+	9.01	13.51	18.02	22.53	27.03	31.54	36.04	40.55

Annual Income	\$43,500	\$47,750	\$52,000	\$56,500	\$60,750	\$65,000	\$69,500	\$73,750
Max Weekly Benefit*	\$500	\$550	\$600	\$650	\$700	\$750	\$800	\$850
Issue 18-49	24.37	26.81	29.25	31.69	34.12	36.56	39.00	41.44
Ages 50-59	28.75	31.63	34.50	37.38	40.25	43.12	46.00	48.88
60-69	35.93	39.53	43.12	46.71	50.31	53.90	57.50	61.09
70+	45.06	49.57	54.07	58.57	63.08	67.58	72.09	76.59

Annual Income	\$78,000	\$82,500	\$86,750
Max Weekly Benefit*	\$900	\$950	\$1,000
Issue 18-49	43.88	46.31	48.75
Ages 50-59	51.75	54.63	57.50
60-69	64.67	68.27	71.86
70+	81.10	85.61	90.11

*The Weekly Benefit maximum is 60% of income

*Guaranteed issue up to \$1000 per week

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Conditions and Limitations - Iowa

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 – Coverage will terminate and no benefits will be payable under the policy, any certificate or any attached riders when either the policyholder or Assurity cancels this policy upon giving at least 61 days' written notice to the other. Assurity will not cancel the policy prior to the end of the first year following the policy effective date.

Termination – Coverage will terminate and no benefits will be payable under the certificate or any attached riders on the earliest of the following: the date the policy terminates; when any premium due for the certificate is not paid before the end of the grace period; the date the insured person no longer meets the definition of employee, unless coverage is continued as described in the Continuation of Coverage section; the date the insured person's class is no longer eligible; the date Assurity receives written notice to terminate; or upon the insured person's death.

Elimination Period – The contract has an elimination period. We do not pay benefits during the elimination period.

Foreign Travel and Residency – We will pay up to a maximum of three disability weekly benefits for any disability continued outside the United States or Canada.

Mental and Nervous Disorders - We will pay up to a maximum of 52 disability weekly benefits during the insured person's lifetime.

Substance Abuse - We will pay up to a maximum of 52 disability weekly benefits during the insured person's lifetime.

Pre-existing Condition – A pre-existing condition is a physical condition or sickness for which, during the 12 months before the issue date, the insured person received medical consultation, diagnosis, advice or treatment from a physician or had taken prescribed medication. Assurity will not pay benefits for a total disability that is caused by a pre-existing condition unless the total disability starts after the certificate has been in force for 12 months from the issue date or for 12 months from the most recent reinstatement date.

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.

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, NY. Product availability, features and rates may vary by state.

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Exclusions

Exclusions – We will not pay benefits for conditions that are caused by or are the result of the insured person:

- having cosmetic surgery or other elective procedures that are not medically necessary;
- operating, learning to operate, or serving as a crew member of any aircraft;
- 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 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);
- having dental treatment;
- committing or attempting to commit a felony;
- participating in a riot, insurrection or rebellion;
- engaging in an illegal occupation;
- intentionally self-inflicting an injury;
- committing or attempting to commit suicide, while sane or insane; or
- having an injury or sickness covered under Worker's Compensation, an Employer's Liability law or similar law.

We will not pay benefits during any period in which the insured person is incarcerated in a penal institution or government detention facility.

We will not pay benefits for disabilities that occur while the insured person is incarcerated in a penal institution or government detention facility.

Rider forms may contain additional conditions, limitations and exclusions.

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