

Group Accident Expense Benefits - Prime Benefits

Assurity's Group Accident Expense Prime Benefits insurance plan includes the benefits listed in the schedule below for a covered accident. All treatment must be provided or prescribed by a physician and maximum benefits per insured person are one per accident unless otherwise noted. Each benefit is subject to conditions for payment as detailed in the certificate.

The **Prime plan focuses on 10 core benefits**, providing better coverage for the typical immediate treatment of an accident:

- Initial Accident Treatment
- Follow-Up Treatment
- Telemedicine Treatment
- Appliances
- Ambulance
- Hospital Admission
- X-Rays
- Hospital Confinement
- Diagnostic Exams
- Intensive Care

Key features

- **Coverage is guaranteed issue;** there are no medical exams or tests to take.
- **Employee and family coverage** - Coverage is available for employees (including 24-hour and off-the-job), plus their spouse/domestic partner and children.

Covered Accident Expense Benefits

Emergency Care	Benefit Amount
Initial Accident Treatment One physician's office, urgent care or ER visit per accident	\$250 Physician Office / \$250 Urgent Care \$500 Emergency Room
Telemedicine Treatment	\$40
Ambulance Transport to and from hospital; one ground or air per accident	\$500 Ground / \$1,500 Air
X-Rays	\$300
Diagnostic Exams CT, CAT, MRI or EEG	\$150
Supportive Care	Benefit Amount
Payable only if Initial Accident Treatment or Telemedicine Treatment benefit was paid for same injury	
Follow-Up Treatment Two per accident	\$200
Appliances Rented or purchased, such as crutches or wheelchair	\$125
Hospital Care	Benefit Amount
Daily benefits unless otherwise noted	
Hospital Admission Once per accident; once per calendar year	\$3,000
Hospital Confinement Up to 365 days per accident	\$400
Intensive Care Up to 30 days per accident	\$800

Conditions, Limitations and Exclusions

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 and no benefits will be payable on the earliest of the following: the date policy terminates; when premiums are not paid by the end of the grace period; the date the employee is no longer an employee (portability available); the date the employee's class is no longer eligible; the date Assurity receives written notice to terminate; when the employee establishes residence in a foreign country; or upon the employee's death.

Exclusions - Assurity will not pay benefits for losses that are caused by or are the result of any insured person: 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, parakiting, mountain or rock climbing, B.A.S.E. jumping, sky diving or cave diving; riding in or driving any motor-driven vehicle in an organized 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 and nervous disorder (except for post-traumatic stress disorder as described in the certificate); 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); having cosmetic surgery or other elective procedures that are not medically necessary; having a hernia, except as paid under the hernia surgery benefit, if applicable; committing or attempting to commit a felony; being incarcerated in a penal institution or government detention facility; participating in a riot, insurrection or rebellion; driving any taxi for wage, compensation or profit; engaging in an illegal occupation; intentionally self-inflicting an Injury; or committing or attempting to commit suicide, while sane or insane.

No benefits, except the initial accident treatment benefit, will be payable for services provided outside of the United States.

NOT AVAILABLE IN NEW YORK. Group Accident Expense insurance provides limited benefit coverage and may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/ certificate prevail. For complete benefits descriptions and conditions, see the policy/certificate.

Circular 230 Disclosure: Any U.S. tax information contained in this communication is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code, or (ii) promoting, marketing or recommending to another party any matters addressed herein.

Policy/Certificate Form Nos. G H1708 and G H1708C underwritten by Assurity Life Insurance Company, Lincoln, NE.

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