

Group Accident Expense Benefits - Tier 1

Assurity's Group Accident Expense 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.

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.
- **Family-friendly benefits** covering Child Organized Sports, Hospital Confinement-Child Care and Accidental Death-Children Education.
- A **Chiropractic or Acupuncture Treatment** benefit for alternative methods of recovery.

Covered Accident Expense Benefits

Emergency Care	Tier 1
Initial Accident Treatment One physician's office, urgent care or ER visit per accident	\$75 Physician Office / Urgent Care \$150 Emergency Room
Telemedicine Treatment	\$30
Ambulance Transport to or from hospital; one ground or air per accident	\$150 Ground / \$450 Air
X-Rays	\$150
Diagnostic Exams CT, CAT, MRI or EEG	\$75
Blood, Plasma or Platelets Processing or transfusion	\$450
Emergency Room Observation Unit Held in hospital, without admission, after ER treatment	\$37.50 Held 4-20 hrs. \$75 Held 20+ hrs.
Specific Injury Care	Tier 1
Burns Payable percent of benefit shown varies by degree of burn and percentage of body affected	\$750
Burns - Skin Graft Percentage of burn benefit	50%
Child Organized Sport Percentage of all other payable benefits for dependent child if injured during amateur organized athletic competition or supervised practice for such; up to \$1,000	10%
Coma Not medically induced or the result of drug or alcohol use	\$15,000
Concussion Not payable if traumatic brain injury benefit is paid	\$37.50
Dental Emergency Natural tooth treatment provided by a dentist	\$150 Crown / \$45 Extraction
Dislocation Payable percent of benefit shown varies by joint or bone and degree of dislocation	\$3,000 Open Reduction \$1,500 Closed Reduction

Specific Injury Care <i>(Continued)</i>	Tier 1
Ear Injury Resulting in hearing loss greater than 60%; once per lifetime	\$150
Eye Injury Requiring surgery or removal of foreign object	\$150
Fracture Payable percent of benefit shown varies based on joint or bone, open or closed reduction, or chip <i>(see dislocation for amounts)</i>	\$3,000
Gunshot Wound Requires hospitalization and surgery	\$750
Lacerations Payable percent of benefit shown varies by length of laceration	\$75
Occupational HIV Not available with off-the-job coverage	\$450
Paralysis Lasting 90+ days, diagnosed permanent; one quadriplegia or paraplegia benefit per lifetime	\$22,500 Quadriplegia \$11,250 Paraplegia
Poisoning	\$37.50
Post-Traumatic Stress Disorder	\$300
Traumatic Brain Injury Diagnosed by CT, CAT, MRI, EEG, PET or X-Ray	\$450
Supportive Care - Payable only if Initial Accident Treatment or Telemedicine Treatment benefit was paid for same injury	Tier 1
Follow-Up Treatment Two per accident	\$75
Physical, Occupational or Speech Therapy Six per accident	\$45
Chiropractic/Acupuncture Treatment Six per accident	\$45
Epidural Pain Management	\$75
Prescription Medication Other than while confined in hospital or nursing home; up to two per accident; six per calendar year	\$7.50
Medical Supplies Over-the-counter: once per accident; three per calendar year	\$7.50
Appliances Rented or purchased, such as crutches or wheelchair	\$187.50
Prosthetic Devices Not including hearing or dental aids, eyeglasses or cosmetic devices	\$750 Single / \$1,500 Multiple
Residence/Vehicle Modification	\$750
Transportation For physician treatment 50+ miles from residence; up to three round trips per accident	\$150 Ground / \$375 Air
Lodging For companion accompanying an insured traveling 100+ miles from residence for treatment; up to 30 days per accident	\$150
Hospital Care Daily benefits unless otherwise noted	Tier 1
Hospital Admission Once per accident; once per calendar year	\$750

Hospital Care Daily benefits unless otherwise noted (<i>Continued</i>)	Tier 1
Hospital Confinement Up to 365 days per accident	\$150
Intensive Care Up to 30 days per accident	\$300
Sub-Acute Intensive Care Up to 30 days per accident	\$225
Rehabilitation Unit Up to 30 days per accident; 60 days per calendar year	\$150
Hospital Confinement - Child Care For all dependent children, by licensed provider, while insured is confined to hospital; up to 30 days per accident	\$30
Surgical Care	Tier 1
Open Abdominal, Thoracic or Cranial Surgery Does not include hernia	\$1,500
Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery	\$750
Ruptured Disc Surgery	\$750
Hernia Surgery	\$375
Exploratory Surgery Diagnostic arthroscopic or laparoscopic and not payable if any other surgery benefit is paid	\$375
Miscellaneous Outpatient Surgery Requires anesthesia and not payable if any other surgery benefit is paid	\$150
Anesthesia Administered for a payable surgery benefit	\$150
Preventive Care (<i>Not available in CT, MO and ND</i>)	Tier 1
Wellness Benefits <ul style="list-style-type: none"> • Blood screening for triglycerides, cholesterol, HDL, LDL or fasting blood glucose • Annual physical exam • Routine eye exam • Immunization Once per day, up to two per insured per calendar year; maximum of four for all insured persons combined per calendar year	\$50
Accidental Death and Dismemberment Rider - Form R G1712C	Tier 1
Accidental Death and unless otherwise noted below. 50% spouse/25% child; not payable if Accidental Death-Common Carrier benefit is paid	\$30,000
Accidental Death - Seatbelt Additional benefit if seatbelt in use; 50% spouse/25% child	\$7,500
Accidental Death - Common Carrier If fare-paying passenger on common carrier; 50% spouse/25% child	\$75,000
Accidental Death - Children Education Additional benefit for dependent children enrolled in post-secondary educational institution; one per accidental death, per qualifying dependent child	\$750
Accidental Dismemberment Percent of benefit shown varies by body part; 50% spouse/25% child	\$30,000

Optional Riders

- Outpatient Care Rider (not HSA compatible)
- Hospital Sickness Rider

- Accident-Only Disability Income Rider

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.

Optional riders may contain additional conditions, limitations and exclusions.

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 and Certificate Rider Form Nos. R G1709C, R G1710C, R G1711C and R G1712C underwritten by Assurity Life Insurance Company, Lincoln, NE.

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