

Group Accident Expense Insurance

Voluntary benefits to help cover accident expenses.

Big or small, accidents happen and the costs related to recovery can add up.

The average deductible for all covered workers rose from \$303 to \$1,077 between 2006 and 2015.¹

Group Accident Expense insurance provides cash benefits for expenses that may not be fully covered by major medical insurance. Our plans pay specific benefit amounts for covered accidents – welcome news for those who want to preserve their savings or help bridge gaps in coverage like copays and deductibles.

Advantages of Group Accident Expense Insurance

- Helps cover out-of-pocket expenses associated with covered accidents
- Benefit paid directly to insured person
- No networks, see any doctor
- Flexible plans can fit into a variety of budgets
- Guaranteed issue – no medical exams or tests to qualify
- No deductibles, copays or coinsurance
- HSA friendly²

How it Works



1. Receive Treatment

Receive treatment from a physician for a covered accident.



2. Submit Claim

You submit a claim to Assurity.



3. Get Paid

Assurity pays benefits directly to you based on the coverage selected.

1. Kaiser Family Foundation 2015 Employer Health Benefits Survey.

2. Some optional riders may not be HSA-compatible. Employers and employees should consult their tax advisors.



We are never more than one call away. **Literally.**



Customer Service

800.276.7619, Ext. 4210



Email

claimsinfo@assurity.com



Claims

800.869.0355, Ext. 4484



Assurity

P.O. Box 82533
Lincoln, NE 68501-2533



Policy Services

800.869.0355, Ext. 4279
FAX: 888.255.2060



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Why Assurity

At Assurity, we're working hard to make the business of insurance simple – more human – by listening, showing that we care and offering customers invaluable insurance products and financial protection. More than a business with a bottom line, we're a mutual organization whose mission is helping people through difficult times. By dedicating ourselves to the community, the environment and using our business as a force for good, we're able to take the long view when it comes to upholding our promises. Assurity is also the first major life and specialty health insurer to become a Certified B Corporation®, demonstrating we meet the rigorous standards of social and environmental responsibility.

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.

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.

