



Group Hospital Indemnity

Optional Riders

The following rider benefits can be optionally added to certain Group Hospital Indemnity plans in accordance with the forms approved in most states. Rider availability, benefits and provisions may vary by state. For complete details of coverage, please contact Assurity or review the master rider/certificate rider.

- Critical Illness Rider** (Form No. R G1732C) HSA Compatible
Pays a lump-sum benefit for each insured person upon diagnosis of heart attack, stroke, cancer and other illnesses, conditions and procedures; 30-day waiting period for cancer benefits
 - Drug and Alcohol Rehabilitation Rider** (Form No. R G1733C)
Pays a daily benefit (up to 30 days per period of confinement) for confinement in a hospital or residential treatment facility (for at least 20 continuous hours) for drug or alcohol rehabilitation. A 30-day waiting period applies to this rider
 - Extended Care Rider** (Form No. R G1734C)
Pays a daily benefit (up to 30 days per period of confinement) for treatment provided in a facility or for treatment beyond a hospital stay; includes Skilled Nursing or Rehabilitation Facility (within 14 days of hospital confinement), Hospice Care Facility (less than 6 months life expectancy)
 - Genetic Screening Test Rider** (Form No. R G1735C)
Pays a benefit for genetic screening tests recommended and performed by a physician for determining an insured person's risk of a covered sickness (Employee and Spouse only)
 - Hospital Observation Rider** (Form No. R G2202C)
Pays benefits for outpatient services received during an observation stay – a hospital stay when held under observation status – prescribed by a physician for a covered sickness or an injury sustained from a covered accident.
 - Mental and Nervous Disorder Rider** (Form No. R G1737C)
Pays a daily benefit (up to 30 days per period of confinement) for confinement in a hospital or residential treatment facility (for at least 20 continuous hours) for treatment of a mental or nervous disorder
 - Outpatient Accident Rider** (Form No. R G1738C) HSA Compatible
Pays a benefit when an insured person receives services from a physician's office, urgent care, emergency room or telemedicine for an injury sustained in a covered accident with services received in the timeframe stated
 - Outpatient Sickness Rider** (Form No. R G1739C)
Pays a benefit when an insured person receives outpatient treatment, telemedicine treatment or an emergency room observation unit for a covered sickness diagnosed by a physician with services received in the timeframe stated
 - Preventive Care Rider** (Form No. R G1740C) HSA Compatible
Pays a benefit when an insured person receives any of the following services: blood screening for triglycerides, cholesterol, HDL or LDL; fasting blood glucose test (blood test for diabetes); annual physical exams; routine eye exams; immunizations; one per day up to two days per insured person, maximum of four days for all insured persons combined in a calendar year
 - Supportive Care Rider** (Form No. R G1741C)
Pays a benefit when an insured person receives services for a covered sickness or an injury sustained in a covered accident with services received in the timeframe stated; services include: diagnostic exams, X-ray and lab test
 - Surgical Rider** (Form No. R G1742C)
Pays a benefit when an insured person receives services for inpatient surgery, outpatient surgery and anesthesia for a covered sickness or an injury sustained in a covered accident diagnosed by a physician with services received in the timeframe stated; inpatient and outpatient surgery both payable up to three times and anesthesia up to six times per insured person per calendar year
 - Waiver of Premium Rider** (Form No. R G1743C) HSA Compatible
Waives premium for up to 2 years while the primary insured person is disabled per own-occupation definition for 1 year and any-occupation for 1 year; available for the employee only, 90-day elimination period
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Helping people through difficult times

As a mutual organization, Assurity was founded on the simple concept of people coming together to support each other in moments of need. We continue our mission of helping people through difficult times by providing affordable insurance protection that is easy to understand and buy. Our financial stability has stood the test of time. It shows our commitment to be there when our customers need us. Owned by our policyholders, we conduct our business to serve only their best interests. Whether paying benefits, offering service with a human touch, giving back to our community, or practicing sustainable habits that provide for our planet, we embrace our capacity to improve lives. We all share in the future we create, and Assurity believes in using our business as a force for good.

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NOT AVAILABLE IN NEW YORK.

Group Hospital Indemnity insurance provides limited benefit coverage, is not a substitute for major medical insurance, and may not be appropriate for Medicaid recipients. It is not comprehensive major medical insurance and does not satisfy the requirement for minimum essential coverage under the Affordable Care Act (ACA). It 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 H1730/G H1730C, G H1731/G H1731C and Certificate Rider Form Nos. R G1732C Critical Illness Certificate Rider; R G1733C Drug and Alcohol Rehabilitation Certificate Rider; R G1734C Extended Care Certificate Rider; R G1735C Genetic Screening Test Certificate Rider; R G2202C Hospital Observation Rider; R G1736C Hospital Indemnity Care Certificate Rider; R G1737C Mental and Nervous Disorder Certificate Rider; R G1738C Outpatient Accident Certificate Rider; R G1739C Outpatient Sickness Certificate Rider; R G1740C Preventive Care Certificate Rider; R G1741C Supportive Care Certificate Rider; R G1742C Surgical Certificate Rider and R G1743C Waiver of Premium Certificate Rider underwritten by Assurity Life Insurance Company, Lincoln, NE.

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