

Assurity®

Group Short-Term Disability Insurance

ON AND OFF-THE-JOB COVERAGE - 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
State of Missouri



These plans are not sponsored or endorsed by the State of Missouri. Please contact us at 888-339-3593.

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 - 24 Hour, 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.
Partial Disability	Pays 50% of the total disability weekly benefit when the insured person returns to work part-time following a paid total disability if he/she is still unable to perform all work duties due to disability which results in a loss of income of at least 20%. The maximum partial disability benefit period is 13 weeks.
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.
Catastrophic Disability	Pays a lump-sum benefit of 6 times the total disability weekly benefit if the insured person is receiving total disability benefits and is catastrophically disabled (needs help to perform two or more activities of daily living).
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.
Accidental Death	Pays a lump-sum benefit of 25 times the total disability weekly benefit.
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.
Workplace Modification*	Pays for actual costs, up to 3 times the total disability weekly benefit, for charges incurred modifying the workplace to help you remain at work or return to work.
Family Medical Leave	Pays 25% of the total disability weekly benefit if the insured person takes Family Medical Leave to care for a child, spouse or parent.

*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.

Group Short-Term Disability Income

POLICY FORM G H1808/G H1808C

Proposal Prepared For

State of Missouri

Plan Details

Issue State	Missouri	Riders	Catastrophic Disability Rider
Industry Class	Class 2		Family Medical Leave Rider
Coverage Period	24 Hour		
Coverage Type	Accident & Sickness		
Plan Tier	Tier 1		
Benefit Period	13 weeks		
Elimination Period	0/7 days		

Semi-Monthly Premium, for Weekly Benefit Amount

Annual Income		\$8,750	\$11,000	\$13,000	\$15,250	\$17,500	\$19,500	\$21,750	\$24,000
Max Weekly Benefit*		\$100	\$125	\$150	\$175	\$200	\$225	\$250	\$275
Issue	18-49	5.42	6.76	8.12	9.47	10.82	12.17	13.53	14.89
Ages	50-59	6.66	8.32	9.98	11.65	13.31	14.99	16.65	18.32
	60-69	8.67	10.84	12.99	15.17	17.33	19.49	21.67	23.83
	70+	11.39	14.25	17.08	19.94	22.78	25.63	28.47	31.33

Annual Income		\$26,000	\$28,250	\$30,500	\$32,500	\$34,750	\$37,000	\$39,000	\$41,250
Max Weekly Benefit*		\$300	\$325	\$350	\$375	\$400	\$425	\$450	\$475
Issue	18-49	16.24	17.59	18.95	20.29	21.66	23.00	24.35	25.70
Ages	50-59	19.98	21.65	23.32	24.98	26.65	28.31	29.97	31.64
	60-69	26.00	28.17	30.34	32.50	34.67	36.85	39.00	41.17
	70+	34.16	37.01	39.88	42.72	45.57	48.41	51.26	54.11

Annual Income		\$43,500	\$45,500	\$47,750	\$50,000	\$52,000	\$54,250	\$56,500	\$58,500
Max Weekly Benefit*		\$500	\$525	\$550	\$575	\$600	\$625	\$650	\$675
Issue	18-49	27.07	28.42	29.77	31.12	32.46	33.83	35.18	36.54
Ages	50-59	33.31	34.97	36.63	38.30	39.97	41.64	43.30	44.97
	60-69	43.34	45.50	47.68	49.84	52.01	54.18	56.34	58.51
	70+	56.96	59.81	62.66	65.50	68.35	71.20	74.04	76.89

Annual Income		\$60,750	\$63,000	\$65,000	\$67,250	\$69,500	\$71,500	\$73,750	\$76,000
Max Weekly Benefit*		\$700	\$725	\$750	\$775	\$800	\$825	\$850	\$875
Issue	18-49	37.88	39.25	40.60	41.95	43.30	44.66	46.01	47.36
Ages	50-59	46.64	48.30	49.96	51.63	53.30	54.96	56.62	58.29
	60-69	60.68	62.85	65.00	67.17	69.35	71.50	73.68	75.85
	70+	79.75	82.60	85.43	88.29	91.13	93.99	96.83	99.69

*The Weekly Benefit maximum is 60% of income

*Guaranteed issue up to \$1000 per week

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Industry Class	Class 2		Family Medical Leave Rider
Coverage Period	24 Hour		
Coverage Type	Accident & Sickness		
Plan Tier	Tier 1		
Benefit Period	13 weeks		
Elimination Period	0/7 days		

Semi-Monthly Premium, for Weekly Benefit Amount

Annual Income		\$78,000	\$80,250	\$82,500	\$84,500	\$86,750
Max Weekly Benefit*		\$900	\$925	\$950	\$975	\$1,000
Issue	18-49	48.72	50.06	51.43	52.78	54.12
Ages	50-59	59.96	61.63	63.29	64.95	66.62
	60-69	78.02	80.18	82.34	84.52	86.68
	70+	102.52	105.37	108.24	111.08	113.92

*The Weekly Benefit maximum is 60% of income

*Guaranteed issue up to \$1000 per week

Conditions, Exclusions and Limitations

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.

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

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 be 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.

The pre-existing condition clause will be waived during the initial enrollment for employees with the existing carrier's coverage. Any employee not covered by the prior policy, including new hires, will be subject to the normal pre-existing conditions clause.

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 (for 13- or 26-week benefit period) or 104 disability weekly benefits (for the 52- or 104-week benefit period) during the insured person's lifetime.

Substance Abuse – We will pay up to a maximum of 52 disability weekly benefits (for 13- or 26-week benefit period) or 104 disability weekly benefits (for the 52- or 104-week benefit period) during the insured person's lifetime.

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.

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; 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; 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; or committing or attempting to commit suicide, while sane or insane. No benefits will be payable during any period in which the insured person is incarcerated in a penal institution or government detention facility. No benefits will be payable for disabilities that occur while the insured person is incarcerated in a penal institution or government detention facility.

Optional riders may contain additional conditions, limitations and exclusions.

Customer Service

800-276-7619 Ext. 4210

Find out more

assurity.com

NOT AVAILABLE IN NEW YORK.

Group Short-Term Disability Income insurance 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.

Policy/Certificate Form Nos. G H1808/G H1808C and Certificate Rider Form Nos. R G1809C, R G1811C, R G1812C and R G1813C 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.

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