



Simplified Critical Illness Insurance

Product Highlights

Issue Ages	18 through 64 (age last birthday)
Simplified Issue	A short application is used. If client is within the build charts and can answer “no” to health questions, qualification is probable.
Underwriting Classes	Male/Female, Tobacco/Non-Tobacco
Benefit Amounts	\$5,000 – \$50,000 for each category
Multiple Benefits Across Categories	The first benefit is paid to the insured upon the initial diagnosis of a condition or procedure (see detailed list) in any one of the three categories. If the policyholder continues to pay the premiums and is diagnosed with a condition or procedure in a different category, they will again receive the benefit payment indicated. The maximum benefit is up to three times the critical illness policy benefit amount. The multiple conditions must be diagnosed at least 180 days apart.
Multiple Benefits Within Categories	If the insured has received a partial benefit within a category (e.g., 25 percent of the benefit for coronary bypass surgery) and has another illness in the same category that pays 100 percent of the benefit (e.g., heart attack), they will receive the remainder of the total benefit for that category (e.g., 75 percent).
Renewability	Policy is guaranteed to age 75.
Waiting Period	Coverage begins immediately for all conditions in Category 2 – Heart/Stroke and Category 3 – Other Illnesses and Conditions. Category 1 – Cancer has a waiting period. See specifics below.
Category 1 – Cancer Definitions	Invasive cancer is a malignant tumor with uncontrolled growth beyond its original site (includes leukemias and lymphomas). Carcinoma in Situ (Non-Invasive Cancer) is a malignant tumor that has not invaded surrounding tissue.
Category 1 – Cancer Waiting Period	Invasive and non-invasive cancers have a reduced benefit for the first 90 days of the policy. If cancer is diagnosed during the policy's first 90 days, the policy pays 10 percent of the maximum benefit for invasive cancer or 2.5 percent of the maximum benefit for Carcinoma in Situ (Non-Invasive Cancer). If cancer is diagnosed after the policy's first 90 days, the invasive cancer benefit is 100 percent and non-invasive cancer is 25 percent.
Survival Period Requirements	There are no survival period requirements. If the insured dies of a covered illness and meets the criteria (including first-ever diagnosis), the beneficiaries receive the maximum benefit less any benefits previously received within that category for that illness.
Family Coverage	The insured's spouse and/or children may receive critical illness insurance through riders on the policy with additional premium.
Benefit Payment	The benefit payment goes directly to the insured and may be used for any purpose (e.g., medical bills, mortgage or credit card payments, travel, experimental treatments, etc.).
Return of Premium upon death	If the insured dies of any cause, 100 percent of the premiums paid, less any benefits received, are paid to the beneficiary. If the insured dies of a covered illness and meets the criteria (including first-ever diagnosis), the beneficiaries receive the maximum benefit less any benefits previously received within the category for that illness. There is no extra charge for this provision.
Optional Riders	Expand protection with these riders for additional premium: • Return of Premium Benefit Rider – 100 percent of premiums paid less any benefits received are returned when policy terminates at age 75. If terminated before then, a percentage of premiums paid less any benefits received are returned (see table in rider contract). • Disability Waiver of Premium Rider • Accidental Death Benefit Rider • Spouse Critical Illness Benefit Rider • Dependent Child Critical Illness Benefit Rider

Multiple Benefits Across Categories

All of the conditions in each category are covered by this critical illness policy and trigger payment of the benefit indicated. If the insured collects a benefit for a first-ever diagnosed illness or procedure in one category and then has a first-ever diagnosis of a condition or procedure in another category, this policy will pay the maximum benefit shown to you again. The insured may receive 100 percent of the benefit for a condition in each of three categories. There must be at least 180 days between the dates of diagnosis of multiple conditions or procedures across categories.

Multiple Benefits Within Categories

The insured may receive 100 percent of the benefit within each category. If the insured receives a partial benefit for a condition or procedure in a category (see Category I and II) and then is diagnosed with an additional condition or procedure in the same category, he/she will receive the benefit for that condition or procedure, up to 100 percent for that category.

Category 1 – Cancer		Percentage of benefit payable for illness	Maximum benefit
Invasive Cancer		100%	100%
Carcinoma in situ (non-invasive cancer)		25% (payable once per lifetime)	
Category 2 – Heart/Stroke			
Heart Attack		100%	100%
Major Organ Transplant (or combination transplant including heart)		100%	
Stroke		100%	
Coronary Bypass Surgery		25% (payable once per lifetime)	
Angioplasty		10% (payable once per lifetime)	
Category 3 – Other Illnesses and Conditions			
Advanced Alzheimer’s Disease		100%	100%
Coma (not as a result of a stroke)		100%	
End-Stage Renal (kidney) Failure		100%	
Major Burns		100%	
Major Organ Transplant (other than heart)		100%	
Paralysis (not as a result of a stroke)		100%	

This policy may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your insurance representative or Assurity to review the policy for more information.

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THIS IS A LIMITED BENEFIT POLICY. It is not a comprehensive major medical plan or Medicare supplement policy and may not be appropriate for Medicaid recipients.

Policy Form Nos. I H0810 and CI 005 and Rider Form Nos. A-R 130, R I0812, CIR 016, CIR 018 and R I0811 underwritten by Assurity Life Insurance Company of Lincoln, NE.

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