

# **Assurity at Work Proposal for DISABILITY INCOME+ INSURANCE POLICY**



## **PREPARED FOR**

California Association of Adult Educators

## **ABOUT ASSURITY AT WORK**

Assurity Life Insurance Company's origins are rooted in a century-long legacy of providing long-term security to policyholders that has earned generations of customers' confidence and trust.

Assurity Life serves customers across the nation, offering disability income, critical illness, hospital indemnity, long-term care and life insurance, annuities and specialty insurance plans through our individual and worksite distributors and direct mail. Pension and investment management services are available through Pine Lake Advisors Inc., a subsidiary of Assurity Life.

With assets exceeding \$2 billion, Assurity Life has built a reputation for "best in class" service and sound, conservative business practices with a disciplined approach to financial management. Headquartered in Lincoln, Neb., Assurity Life has earned an A- (Excellent)\* rating from A.M. Best Company, the insurance industry's leading independent analyst. For more information about this rating, please visit [www.ambest.com](http://www.ambest.com) or [www.assurity.com](http://www.assurity.com).

We're proud of our history of integrity, financial accountability...and helping people through difficult times.

\* A.M. Best ratings for insurers' financial strength and credit quality of obligations range from A++ (Superior) to F (in liquidation).

## **PREPARED BY**

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# DISABILITY INCOME+ INSURANCE POLICY (Off-the-Job Only)

Off-the-Job Accident and Sickness Policy (Form W D210)



The Assurity at Work Disability Income+ policy pays 100% of the monthly benefit if the insured is totally disabled due to an accident or sickness occurring while off the job.

**Guaranteed Renewable** - The policy is guaranteed renewable to age 67; conditionally renewable to age 70.

**Rates** - Same rates for men and women, and no increased cost for tobacco use.

**Total Disability** - Pays according to an "own-occ" definition of total disability meaning it keeps the insured from doing the important, substantial and material duties of their own occupation starting while the policy is in force and while the insured is under a physician's care.

**Partial Disability Benefit** - Pays 50% of the benefit when the insured returns to work part-time following a paid total disability if they are unable to perform all work duties due to the disability.

**Pregnancy / Maternity** - Total disability resulting from child birth is covered as a sickness if the total disability begins more than 10 months after the issue date. Total disabilities resulting from conditions medically classified as complications of pregnancy are covered immediately (complete details in policy).

**Waiver of Premium** - Premiums are waived after 90 days of total disability from a covered accident or sickness (or the elimination period if longer).

**This is a proposal, not a contract nor an offer to contract. Availability of this product, along with all benefits and premiums as presented, is subject to the approval of Assurity. All benefits, premiums, conditions, exclusions and limitations are governed only by the actual contract as approved by Assurity and not this proposal. Policy availability, features and rates may vary by state.**

## PREMIUMS FOR BENEFITS PROPOSED

**Industry Class:** Class 1  
**Benefit Period:** 12 Months  
**Elimination Period:** 0 Day Accident / 14 Day Sickness  
**Rider(s):**



## MONTHLY RATES FOR CALIFORNIA

	Issue Ages	Monthly Benefit*							
		\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000
Employee	18-49	11.15	14.87	18.59	22.31	26.03	29.75	33.46	37.18
Employee	50-64	17.52	23.36	29.20	35.04	40.88	46.72	52.57	58.41

	Issue Ages	Monthly Benefit*							
		\$1,100	\$1,200	\$1,300	\$1,400	\$1,500	\$1,600	\$1,700	\$1,800
Employee	18-49	40.90	44.62	48.34	52.05	55.77	59.49	63.21	66.93
Employee	50-64	64.25	70.09	75.93	81.77	87.61	93.45	99.29	105.13

\* The Monthly Benefit maximum is 40% of income up to \$5,000/month.

## **DISABILITY INCOME+ POLICY CONDITIONS, LIMITATIONS AND EXCLUSIONS**



The following represents some policy conditions, limitations and exclusions. For complete details of the coverage, please contact your agent, Assurity Life Insurance Company or ask to review the policy for more information. Provisions may vary by state.

### **CONDITIONS**

Employees must be actively at work, performing all duties of their primary occupation for the last 90 days, and be employed at their current employer for at least 30 days to be eligible for coverage.

Some industries require a longer employment period. Refer to the industry class table in the product guide for this additional information.

### **LIMITATIONS**

Assurity will pay no benefits for total disability that is caused by a preexisting condition unless the total disability starts after this policy has been in force for 12 months from the issue date or for 12 months from the most recent reinstatement date. A preexisting condition is a sickness or physical condition for which, during the 12 months before the issue date, the insured person: had symptoms which would cause an ordinary prudent person to seek diagnosis, care or treatment; or received medical consultation, advice or treatment from a physician or had taken prescribed medication.

### **EXCLUSIONS**

Assurity will not pay benefits for total disability that is caused by or is the result of an insured person:

- being pregnant, experiencing pregnancy related conditions (other than complications of pregnancy), giving birth or otherwise terminating pregnancy during the 10 month period immediately following the issue date;
- 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 or any similar activities;
- riding in or driving any motor-driven vehicle in a 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;
- 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;
- receiving injuries caused directly or indirectly while under the influence of a controlled substance or by intoxication as defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss was incurred;
- having cosmetic surgery;
- having other elective procedures that are not medically necessary, including but not limited to organ donation and elective sterilization;
- having a mental and/or nervous disorder (A mental and/or nervous disorder is considered any disorder listed in the *Diagnostic and Statistical Manual of Mental Disorders* published by the American Psychiatric Association, excluding Alzheimer's disease, dementia, and organic brain damage caused by an accident or head trauma.);
- participating in or attempting to commit a felony;
- being incarcerated or is caused while incarcerated in a penal institution or government detention facility;
- driving any taxi for wage, compensation or profit;
- engaging in an illegal activity or occupation;
- self-inflicting an injury intentionally;
- committing or attempting to commit suicide, while sane or insane;
- having dental treatment except as the result of an injury; or
- traveling outside the United States, except for those injuries that require emergency care in a hospital.