

Disability Income+

Off-the-job ONLY — Accident and Sickness

Helps replace lost income if you become sick or disabled and can't work.

If you have an off-the-job disabling injury or sickness, Assurity at Work's short-term Disability Income+ insurance can help you pay your bills until you get back to work.



Why do you work?

Fulfillment? Social interaction? Personal growth? Good choices, but chances are your first thought was... *the paycheck!* Whether it's weekly, biweekly, hourly, commissioned or salaried, the paycheck you earn keeps your financial life balanced. It pays for the mortgage, car expenses, day care, groceries and an occasional night out.

What would happen if you were injured off-the-job and couldn't work?

You don't want to think about sustaining an injury or becoming seriously ill and temporarily being unable to work, but it could happen to you. Amazingly, 43 percent of all people age 40 will experience a long-term disability before they reach age 65.* **What would happen to your life (and those who depend on you) if your paychecks suddenly stopped because you were disabled by an off-the-job accident or sickness and unable to work?** How long would the money you've saved last? A month...six months...a year?

Is Social Security an option?

Maybe not. Only 47 percent of Social Security disability applications are approved.* To receive Social Security payments, the disability has to be severe enough that you are unable to perform *any work*—not just your own occupation. Even if you are approved, benefits don't start for five months.** And, your disability must be expected to last at least 12 months or result in death.*** Finally, the average monthly disability benefit is only \$894.* Would that be enough to pay your bills and additional medical expenses?

*John Hewitt & Associates (JHA) *Disability Fact Book 2006*
**As of July 2006
***2006 *Guide to Social Security and Medicare*

The Disability Income+ solution...

Assurity at Work, through Assurity Life Insurance Company, can help you protect your paycheck and your ability to pay monthly bills with Disability Income+. If you are disabled by an off the job accident or sickness, the monthly benefit from this disability income insurance can help you pay your bills.

Make the smart choice now to protect your paychecks!

Disability Income+ highlights...

- The policy has the same rates for men and women, and no increased cost for tobacco use.
- If you leave your current employer, you may keep the policy in force by continuing to pay the premiums — it's portable!
- Coverage is guaranteed renewable to age 67 and conditionally renewable to age 70.
- Accident-only disability income is also available for your spouse.
- Partial disability benefit pays 50% when you return to work part-time following a total disability.

Optional Riders...

Your employer may authorize a selection of policy riders to enhance your Disability Income+ coverage, including:

Emergency Accident Rider— A cash benefit is provided directly to you when you receive emergency care in the emergency room or physician's office within 72 hours of an injury.

Retroactive Injury Benefit Rider— If your elimination period (the time period after you are disabled and before your benefits begin) is seven or more days, this rider will pay your monthly benefit retroactively from the first day of your disabling injury after your elimination period has ended.

Spouse Accident-Only Disability Income Rider — A monthly benefit is paid if your spouse is totally disabled in an accident.

Assurity at Work's Disability Income+ policy protects your lifestyle from life's unexpected events.

Assurity at Work • Disability Income+ Benefits

This individual policy provides a monthly benefit when you are totally disabled due to an off-the-job accident or sickness only.

Issue Ages	18 through 64
Eligibility	You must be working full-time at least 30 hours per week, and you must have been full-time for the last 90 continuous days (new employees 30 days) with your current employer.
Rates	Same rates for men and women, and no increased cost for tobacco use.
Renewability	Guaranteed renewable to age 67, conditionally renewable to age 70.
Benefit Off-the-Job Disabling Accident or Sickness	Minimum: \$300 per month Maximum: \$5,000 per month* *Maximum benefit is 60% of income and may be subject to underwriting approval.
Benefit Period	3, 6, 12 or 24 months
Elimination Period (for Accident)	0, 7, 14, 30, 60, 90 or 180 consecutive days
Elimination Period (for Sickness)	7, 14, 30, 60, 90 or 180 consecutive days
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. Only total disabilities resulting from conditions medically classified as complications of pregnancy are covered immediately. See policy for complete details.
Pre-existing Condition	Benefits are payable for total disability resulting from a pre-existing condition if such total disability begins more than 12 months after the issue date. <small>Pre-existing condition means a sickness or physical condition for which, during the 12 months before the issue date, the insured person: A) had symptoms which would cause an ordinary prudent person to seek diagnosis, care or treatment, or B) received medical advice or treatment from a physician or had taken prescribed medication.</small>
Partial Disability Benefit	Pays 50% of benefit when you return to your work part-time following a paid total disability if you are unable to perform all of your work duties due to your disability.
Waiver of Premium	Your premiums are waived after you have been totally disabled for 90 days from a covered injury or sickness (or after your elimination period if longer).
Portable	If you leave your current employer, you may keep the policy in force by continuing to pay your premiums.
Optional Riders	Emergency Accident Rider/Spouse Accident-Only Disability Income Rider/ Retroactive Injury Benefit Rider

Please see policy for complete details of coverage, which may vary by state.

This policy and rider are underwritten by Assurity Life Insurance Company of Lincoln, Neb.

This flyer provides an abbreviated explanation of the policy's and rider's benefit qualifications, limitations and exclusions. For specific details and costs, please review the policy and rider or contact your insurance representative or Assurity Life Insurance Company.

Assurity at Work is the worksite sales division of Assurity Life Insurance Company. All guarantees are based on the claims-paying ability of Assurity Life Insurance Company.

Availability of this policy and rider — along with their rates, benefits and provisions — may vary by state and are subject to state approval.

Policy and Riders:

W D210 - Off-the-job Disability Income Policy (accident and sickness)

R WD211 - Emergency Accident Rider

R WD212 - Retroactive Injury Benefit Rider

R WD215 - Spouse Accident-Only Disability Income Rider



"Your best friend for employee benefits."

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