Assurity®

Group Short-Term Disability Income

Optional Riders

The following riders can be optionally added to certain Group Short-Term Disability Income insurance plans. The benefit details listed below are according to forms approved in most states. Rider availability, benefits and provisions may vary by state. For complete details of coverage, please contact Assurity Life Insurance Company or review the master certificate.

☐ **Child Care Rider** (Form No. R G1810C) Available with Tier 2 only
Pays a weekly benefit for each eligible dependent child incurring child care expenses while the insured person is receiving total disability weekly benefits and participating in a vocational rehabilitation program approved by Assurity; pays 10% of the total disability weekly benefit for each child up to $200/week for all children combined

☐ **Child Education Rider** (Form No. R G1811C) Not available with Prime Benefits plan
Pays a weekly benefit for each eligible dependent child's secondary education costs while the insured person is receiving total disability weekly benefits and has been receiving those benefits for at least six consecutive weeks (for the 13- or 26-week benefit period) or 13 consecutive weeks (for the 52- or 104-week benefit period); children must be between the ages of 18 and 22 and enrolled as a full-time student at an accredited college or trade school; pays 10% of the total disability weekly benefit for each child up to $200/week for all children combined

☐ **Family Medical Leave Rider** (Form No. R G1812C) Not available with Prime Benefits plan
Pays a weekly benefit if the insured person takes Family Medical Leave to care for a child, spouse or parent. the insured person must be actively employed and the rider in force when leave begins; leave must also be approved by the employer, qualifying within FMLA guidelines, with written confirmation provided to Assurity, pays 25% of the total disability weekly benefit

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.

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; having an injury or sickness covered under Worker's Compensation, an Employer's Liability law or similar law (for Off-the-Job coverage only); 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.

THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY. 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's benefits and should not be relied upon to fully determine coverage.

Policy/Certificate Form Nos. G H1808/G H1808C and Certificate Rider Form Nos. R G1810C, R G1811C, and R G1812C 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.

Assurity®