



Overview

Your premium calculations are illustrated based on the number of payroll deductions provided by your employer. Due to small differences in rounding, actual payroll deductions may vary slightly from the amounts illustrated in these materials.

This document provides a general overview. All insurance policies and products contain limitations, exclusions, restrictions, and may contain reductions and terms under which the policy or plan may be continued in force or discontinued. We reserve the right to cancel the policy or plan with advance written notice to the policyholder or group. Issued insurance contracts and agreements determine all plan features and benefits. Products are subject to state variations and availability. Benefits provided and premium amounts depend on the plan selected. Contact us for costs and complete details.

Assurant Employee Benefits is the brand name used for insurance products underwritten and issued by Union Security Insurance Company.



Benefit Summary

What can these benefits do for me?

The products in this benefit plan were selected with your and your family's well-being in mind. They're an important part of your compensation package. Please take the time to review the benefits carefully to be sure you select the ones that best fit your needs.

The products listed below are offered through Assurant Employee Benefits, one of the largest providers of employee benefits in the United States. These products are backed by financial strength and stability you can count on. Assurant Employee Benefits is a part of Assurant Inc., a Fortune 500 company and a member of the S&P 500 Index.

You can learn more about these benefits and how to choose the coverage that's right for you on the following pages. Because these products are offered through your employer, premium rates may be more competitive than similar products you could buy as an individual.



What benefits are available to me?

- **Life insurance** to protect your family, in case something happens to you.
- **Accidental Death and Dismemberment insurance.**
- **Short-Term Disability insurance** for protection against temporary loss of income should you be disabled for a short period of time.
- **Accident insurance** provides a range of benefits for accidental injuries.
- **Critical Illness insurance** for help in the event of sudden illness.
- **Cancer insurance** can provide financial assistance for early detection and treatment of cancer.

How do I enroll?

1. Review the information in this booklet to see which benefits suit your needs.
2. Attend your benefits enrollment meeting.
3. Complete your enrollment form.
4. Sign and give your form to the program administrator.



Choosing to protect your family

Life Insurance

If something unexpected happens, how can I be sure my family will be all right?

No one wants to think about it. But an unexpected death can have devastating financial consequences for survivors — consequences that can linger long after the initial shock and grief. Adequate life insurance can help your family manage expenses and make a very difficult transition less painful.

How do I know if I'm eligible to participate in this plan?

You're eligible to buy Life insurance through this plan if you are a regular half-time to full-time employee of the policyholder or an associated company. Half-time to full-time means you are scheduled to work 19 hours or more per week. Temporary or seasonal workers are not eligible.

How much coverage can I buy?

You can purchase up to 5 times your basic annual pay, in units of \$10,000, to a maximum of \$500,000; \$20,000 is the minimum you can purchase. You also can purchase coverage for your spouse and children (see "Can I buy coverage for my family?").

You can effectively double your protection by purchasing an equal amount of Accidental Death and Dismemberment (AD&D) coverage.

What is AD&D?

AD&D pays an amount equal to your Life benefit if you die as a direct result of an accident. In addition, your AD&D coverage includes:

- A Higher Education Benefit that pays an additional \$3,000 per year for up to four consecutive years for eligible dependent students. (Applies to Employee AD&D Only.)
- An Automobile Accident Benefit that pays an additional 20% of the AD&D benefit, to a maximum of \$100,000 should you or your covered dependent die as a result of a car accident while wearing a seatbelt.
- An Accidental Dismemberment benefit that pays 50% of the AD&D coverage for the loss of one hand, one foot or the sight of one eye; and 100% for the loss of two or more of the above.



Key Advantages of This Plan

- This plan is offered through your employer, so premium rates may be more competitive than similar products you could buy as an individual.
- Your premiums are paid through a convenient payroll deduction.
- If you enroll within 31 days of becoming eligible, you can purchase coverage without providing proof of good health, up to the Guarantee Issue amount.

Life Q&A

Q. Do I have to answer health questions to enroll for this coverage?

- A. You can enroll for amounts up to **\$180,000** for yourself, up to **\$50,000** for your spouse, and up to **\$10,000** for each child **without answering health questions**. These amounts are known as Guarantee Issue and are only available if you sign up within 31 days of becoming eligible for coverage. To enroll for more coverage than the amounts shown above, you'll need to answer a simple health statement.

Q. What happens if I become disabled?

- A. If you become disabled prior to age 60 while insured for Voluntary Life and remain continuously disabled as defined in the policy for the qualifying period, your coverage, including any dependent coverage will continue without further premium payment until age 65, recovery or retirement, whichever is earliest. Any time Life insurance is continued under this disability benefit, AD&D insurance also will be continued (and the premium waived) for up to 1 year from the date of disability. For disabilities beginning between age 60 and 65, the insurance can be continued (and premium waived) for up to one year, but not past the earlier of age 65 or the date you retire.

Q. Can I access my Life insurance benefit if I'm terminally ill?

- A. Yes. The Accelerated Benefit lets you request payment for up to 80% of your or your spouse's Voluntary Life benefit in the event of a life-threatening medical condition where there is a life expectancy of 12 months or less.

Q. Can I take my insurance with me if I leave my employer?

- A. Yes. You have two options. **Portability** allows you to continue this group life coverage for up to 3 years after terminating current employment. **Conversion** allows you to convert to an individual policy if any or all of your Life insurance ends while you are insured under our group Life policy.

Q. When will my coverage become effective?

- A. Your coverage becomes effective on the entry date specified in the group policy, provided you are at active work on that date. Otherwise, your coverage will begin on the day you return to full-time duties.

Dependent coverage will become effective according to the policy entry date unless your dependent is in a hospital or similar facility on that day or if your dependent spouse is disabled on that day.

How do I estimate my premium?

You can choose employee coverage in \$10,000 units, from a minimum of \$20,000 up to 5 times your basic annual pay, but not more than \$500,000.

To calculate your maximum benefit:

1. Enter your basic annual pay. _____
x 5 _____

Round to the next higher \$10,000. _____

This is your maximum coverage. *(Cannot exceed \$500,000)*

2. Select a benefit amount in the Life or Life and AD&D chart, then find your age to determine your Monthly premium deduction.

Employee Premium Deduction Schedule

Life Monthly Premium

Age		<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Life Benefit in 000's	\$20	1.04	1.04	1.56	2.08	2.08	2.08	3.12	5.72	10.40	14.56	26.00	41.60	77.48
	\$30	1.56	1.56	2.34	3.12	3.12	3.12	4.68	8.58	15.60	21.84	39.00	62.40	116.22
	\$40	2.08	2.08	3.12	4.16	4.16	4.16	6.24	11.44	20.80	29.12	52.00	83.20	154.96
	\$50	2.60	2.60	3.90	5.20	5.20	5.20	7.80	14.30	26.00	36.40	65.00	104.00	193.70
	\$60	3.12	3.12	4.68	6.24	6.24	6.24	9.36	17.16	31.20	43.68	78.00	124.80	232.44
	\$70	3.64	3.64	5.46	7.28	7.28	7.28	10.92	20.02	36.40	50.96	91.00	145.60	271.18
	\$80	4.16	4.16	6.24	8.32	8.32	8.32	12.48	22.88	41.60	58.24	104.00	166.40	309.92
	\$90	4.68	4.68	7.02	9.36	9.36	9.36	14.04	25.74	46.80	65.52	117.00	187.20	348.66
	\$100	5.20	5.20	7.80	10.40	10.40	10.40	15.60	28.60	52.00	72.80	130.00	208.00	387.40
	\$110	5.72	5.72	8.58	11.44	11.44	11.44	17.16	31.46	57.20	80.08	143.00	228.80	426.14
	\$120	6.24	6.24	9.36	12.48	12.48	12.48	18.72	34.32	62.40	87.36	156.00	249.60	464.88
	\$130	6.76	6.76	10.14	13.52	13.52	13.52	20.28	37.18	67.60	94.64	169.00	270.40	503.62
	\$140	7.28	7.28	10.92	14.56	14.56	14.56	21.84	40.04	72.80	101.92	182.00	291.20	542.36
	\$150	7.80	7.80	11.70	15.60	15.60	15.60	23.40	42.90	78.00	109.20	195.00	312.00	581.10
	\$160	8.32	8.32	12.48	16.64	16.64	16.64	24.96	45.76	83.20	116.48	208.00	332.80	619.84
	\$170	8.84	8.84	13.26	17.68	17.68	17.68	26.52	48.62	88.40	123.76	221.00	353.60	658.58
	\$180	9.36	9.36	14.04	18.72	18.72	18.72	28.08	51.48	93.60	131.04	234.00	374.40	697.32
	\$190	9.88	9.88	14.82	19.76	19.76	19.76	29.64	54.34	98.80	138.32	247.00	395.20	736.06
	\$200	10.40	10.40	15.60	20.80	20.80	20.80	31.20	57.20	104.00	145.60	260.00	416.00	774.80
	\$210	10.92	10.92	16.38	21.84	21.84	21.84	32.76	60.06	109.20	152.88	273.00	436.80	813.54
	\$220	11.44	11.44	17.16	22.88	22.88	22.88	34.32	62.92	114.40	160.16	286.00	457.60	852.28
	\$230	11.96	11.96	17.94	23.92	23.92	23.92	35.88	65.78	119.60	167.44	299.00	478.40	891.02
	\$240	12.48	12.48	18.72	24.96	24.96	24.96	37.44	68.64	124.80	174.72	312.00	499.20	929.76
	\$250	13.00	13.00	19.50	26.00	26.00	26.00	39.00	71.50	130.00	182.00	325.00	520.00	968.50

Life and AD&D Monthly Premium

Age		<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Life Benefit in 000's	\$20	1.56	1.56	2.08	2.60	2.60	2.60	3.64	6.24	10.92	15.08	26.52	42.12	78.00
	\$30	2.34	2.34	3.12	3.90	3.90	3.90	5.46	9.36	16.38	22.62	39.78	63.18	117.00
	\$40	3.12	3.12	4.16	5.20	5.20	5.20	7.28	12.48	21.84	30.16	53.04	84.24	156.00
	\$50	3.90	3.90	5.20	6.50	6.50	6.50	9.10	15.60	27.30	37.70	66.30	105.30	195.00
	\$60	4.68	4.68	6.24	7.80	7.80	7.80	10.92	18.72	32.76	45.24	79.56	126.36	234.00
	\$70	5.46	5.46	7.28	9.10	9.10	9.10	12.74	21.84	38.22	52.78	92.82	147.42	273.00
	\$80	6.24	6.24	8.32	10.40	10.40	10.40	14.56	24.96	43.68	60.32	106.08	168.48	312.00
	\$90	7.02	7.02	9.36	11.70	11.70	11.70	16.38	28.08	49.14	67.86	119.34	189.54	351.00
	\$100	7.80	7.80	10.40	13.00	13.00	13.00	18.20	31.20	54.60	75.40	132.60	210.60	390.00
	\$110	8.58	8.58	11.44	14.30	14.30	14.30	20.02	34.32	60.06	82.94	145.86	231.66	429.00
	\$120	9.36	9.36	12.48	15.60	15.60	15.60	21.84	37.44	65.52	90.48	159.12	252.72	468.00
	\$130	10.14	10.14	13.52	16.90	16.90	16.90	23.66	40.56	70.98	98.02	172.38	273.78	507.00
	\$140	10.92	10.92	14.56	18.20	18.20	18.20	25.48	43.68	76.44	105.56	185.64	294.84	546.00
	\$150	11.70	11.70	15.60	19.50	19.50	19.50	27.30	46.80	81.90	113.10	198.90	315.90	585.00
	\$160	12.48	12.48	16.64	20.80	20.80	20.80	29.12	49.92	87.36	120.64	212.16	336.96	624.00
	\$170	13.26	13.26	17.68	22.10	22.10	22.10	30.94	53.04	92.82	128.18	225.42	358.02	663.00
	\$180	14.04	14.04	18.72	23.40	23.40	23.40	32.76	56.16	98.28	135.72	238.68	379.08	702.00
	\$190	14.82	14.82	19.76	24.70	24.70	24.70	34.58	59.28	103.74	143.26	251.94	400.14	741.00
	\$200	15.60	15.60	20.80	26.00	26.00	26.00	36.40	62.40	109.20	150.80	265.20	421.20	780.00
	\$210	16.38	16.38	21.84	27.30	27.30	27.30	38.22	65.52	114.66	158.34	278.46	442.26	819.00
	\$220	17.16	17.16	22.88	28.60	28.60	28.60	40.04	68.64	120.12	165.88	291.72	463.32	858.00
	\$230	17.94	17.94	23.92	29.90	29.90	29.90	41.86	71.76	125.58	173.42	304.98	484.38	897.00
	\$240	18.72	18.72	24.96	31.20	31.20	31.20	43.68	74.88	131.04	180.96	318.24	505.44	936.00
	\$250	19.50	19.50	26.00	32.50	32.50	32.50	45.50	78.00	136.50	188.50	331.50	526.50	975.00

For premiums for benefit amounts not illustrated in this chart, please contact your Plan Administrator.

Can I buy coverage for my family?

If you cover yourself, you can also purchase Voluntary Life Insurance for your eligible family members. You can buy spouse coverage in units of \$5,000, up to the lesser of 50% of your own coverage amount or \$250,000. You can buy coverage for your children too - in an amount of \$1,000, \$5,000 or \$10,000. The 50% limit also applies to child coverage.

You can also buy AD&D coverage for your dependents, if you buy AD&D coverage for yourself. The Dependent AD&D amount will match the Dependent Life amount.

Your eligible dependents include your lawful spouse, or domestic partner, if not disabled or hospital confined on the effective date, and children (if not hospital confined) from live birth to age 26. The hospital confinement exception does not apply to a child born while dependent insurance is in effect.

Spouse Life Monthly Premium Deduction Schedule														AD&D All Ages	
Age		<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+	All Ages
Life Benefit in 000's	\$5	0.26	0.26	0.39	0.52	0.52	0.65	1.30	2.21	4.03	6.24	10.01	15.08	29.90	0.13
	\$10	0.52	0.52	0.78	1.04	1.04	1.30	2.60	4.42	8.06	12.48	20.02	30.16	59.80	0.26
	\$15	0.78	0.78	1.17	1.56	1.56	1.95	3.90	6.63	12.09	18.72	30.03	45.24	89.70	0.39
	\$20	1.04	1.04	1.56	2.08	2.08	2.60	5.20	8.84	16.12	24.96	40.04	60.32	119.60	0.52
	\$25	1.30	1.30	1.95	2.60	2.60	3.25	6.50	11.05	20.15	31.20	50.05	75.40	149.50	0.65
	\$30	1.56	1.56	2.34	3.12	3.12	3.90	7.80	13.26	24.18	37.44	60.06	90.48	179.40	0.78
	\$35	1.82	1.82	2.73	3.64	3.64	4.55	9.10	15.47	28.21	43.68	70.07	105.56	209.30	0.91
	\$40	2.08	2.08	3.12	4.16	4.16	5.20	10.40	17.68	32.24	49.92	80.08	120.64	239.20	1.04
	\$45	2.34	2.34	3.51	4.68	4.68	5.85	11.70	19.89	36.27	56.16	90.09	135.72	269.10	1.17
	\$50	2.60	2.60	3.90	5.20	5.20	6.50	13.00	22.10	40.30	62.40	100.10	150.80	299.00	1.30
	\$60	3.12	3.12	4.68	6.24	6.24	7.80	15.60	26.52	48.36	74.88	120.12	180.96	358.80	1.56
	\$70	3.64	3.64	5.46	7.28	7.28	9.10	18.20	30.94	56.42	87.36	140.14	211.12	418.60	1.82
	\$80	4.16	4.16	6.24	8.32	8.32	10.40	20.80	35.36	64.48	99.84	160.16	241.28	478.40	2.08
	\$90	4.68	4.68	7.02	9.36	9.36	11.70	23.40	39.78	72.54	112.32	180.18	271.44	538.20	2.34
	\$100	5.20	5.20	7.80	10.40	10.40	13.00	26.00	44.20	80.60	124.80	200.20	301.60	598.00	2.60
	\$110	5.72	5.72	8.58	11.44	11.44	14.30	28.60	48.62	88.66	137.28	220.22	331.76	657.80	2.86
	\$120	6.24	6.24	9.36	12.48	12.48	15.60	31.20	53.04	96.72	149.76	240.24	361.92	717.60	3.12

For Life and Accidental Death and Dismemberment insurance for your spouse, choose the benefit you want. Your spouse's premiums are based on your age.

For premiums for benefit amounts not illustrated in this chart, please contact your Plan Administrator.

Child Life Monthly Premium			
Benefit	\$1,000	\$5,000	\$10,000
Child Life	0.18	0.91	1.82
Child Life and AD&D	0.21	1.04	2.08

For Life insurance for your child(ren), choose the benefit you want for the corresponding premium. One premium covers all of your eligible dependent children.

Limitations, exclusions, restrictions and reductions

Please carefully review the Other Important Plan Provisions section for additional important plan limitations, exclusions, restrictions and reductions that may apply.



Choosing to protect your income

Short-Term Disability Insurance

What happens if I can't work for a month or two ... or more?

A broken arm, surgery or having a baby could keep you out of commission and off the job for six to eight weeks or longer. Your medical insurance will help cover the cost of treatment. But what about other expenses — your mortgage or rent, car payment, groceries and utilities? Once you've used up your sick leave and vacation time, the paychecks stop. But the bills do not.

Think of Short-Term Disability insurance as income protection insurance

The chances of suddenly not being able to work are greater than you may realize, and the financial consequences can be serious:

- Within one year, one in 13 working people will suffer a short-term disability for more than one week.¹
- Over 90% of disabling illnesses or injuries are not work-related,² so most disabled workers are not eligible for workers' compensation.
- Even a short disruption of income can be bad news because two-thirds of American families live from paycheck to paycheck.³

Short-Term Disability insurance provides income assistance and a way to help you pay your bills and keep your life as normal as possible if you become sick or injured and cannot work. And through your employer, you can get this protection at an affordable group rate.

How do I know if I'm eligible to participate in this plan?

You're eligible to buy Short-Term Disability insurance through this plan if you are an hourly paid regular half-time to full-time employee of the policyholder or an associated company. Half-time to full-time employment means you are scheduled to work 19.0 hours or more per week and earn at least \$12,000 annually. Temporary or seasonal workers are not eligible.

Key Advantages of This Plan

- Your premiums are paid through a convenient payroll deduction.
- You can purchase coverage without providing proof of good health.
- This plan provides a benefit for a disabling illness or injury that is not work-related, including pregnancy.
- Your plan also includes Rehabilitation benefits that provide services and support targeted at helping you return to active work.



Sources: ¹ 1987 Commission Group Disability Table, Society of Actuaries

² National Safety Council, Injury Facts 2004 Ed.

³ Parade Magazine *Is the American Dream Still Possible?* April 23, 2006

Short-Term Disability Q&A

Q. How do I qualify for benefits?

A. You'll start receiving disability payments if you satisfy the qualifying period and meet the definition of disability. You're considered disabled if either of the following apply:

- You're under the regular care and attendance of a doctor, and an injury, sickness or pregnancy prevents you from performing at least one of the material duties of your job; OR
- An injury, sickness or pregnancy prevents you from earning more than 80% of your covered pre-disability pay.

Q. When would I start receiving benefits and how long could I receive them?

A. Your benefits begin on the 8th day of disability for accidents or injuries, and on the 8th day of disability for sickness or pregnancy. Your benefits can continue for up to 12 weeks.

Q. Do I need to answer any health questions to enroll for this coverage?

A. No. You can't be turned down for coverage on the basis of your health. However, a pre-existing conditions limitation applies. A pre-existing condition is one for which you've seen a medical practitioner or taken medication in the 6 months before your coverage effective date. If your disability begins in the first 12 months of your coverage and is due to a pre-existing condition, full benefits are not payable. After you've been continuously covered for 12 months, this limitation no longer applies.

If you become disabled, but there is a question about whether the disability is caused by a pre-existing condition, we will pay 25% of your gross benefit for up to 4 weeks. This provides you with a financial bridge while we conduct our claims investigation. If we conclude your claim is due to a pre-existing condition, no further payment will be made. If your disability is not due to a pre-existing condition and your claim is approved, you will receive the balance of any benefit due.

Q. Will benefits or payments I receive from other sources affect the amount of benefit I receive under this plan?

A. Yes. Your benefit may be reduced by disability benefits from retirement or government plans, other group disability plans, no-fault benefits, salary continuance or sick leave, and return-to-work earnings.

Q. What happens if I can work, but only on a limited basis? Can I still receive a benefit?

A. Yes, provided you meet the definition of disability. If you're performing limited work, you'll receive your full benefit unless the combination of your benefit and your new earnings is more than your covered pre-disability weekly pay.

Q. When does my coverage become effective?

A. Your coverage starts on the entry date specified in your group policy, provided you're at active work on that date. Otherwise, your coverage becomes effective on the day you return to full-time duties.

How much of my income can I protect?

You can choose weekly benefits in units of \$50 up to 60.00% of your covered basic pay, to a maximum of \$1,000.

Here's how to calculate your maximum weekly benefit and premium.

Enter your weekly pay (*do not include overtime or bonuses*) _____

X 0.6

Your maximum weekly benefit = _____
(round to nearest \$50; cannot exceed \$1,000)

You can select your benefit in units of \$50, starting at \$100 per week, up to the amount you calculated above. Please see the chart to find your premium for the benefit amount you need. Look for the benefit amount you want in the far left column, then follow the line across to the column with your age range for the corresponding premium.

Please note: Benefits are shown as *weekly amounts*; premiums are based on 12 *payroll deductions per year*. Amounts of coverage you elect will be based on your issue age at point of election. For your convenience, your maximum and minimum benefit elections and costs are show below:

Monthly Premium Deduction					
Issue Age		<40	40-49	50-59	60+
Weekly Benefit	\$100	7.10	9.88	11.30	12.79
	\$150	10.65	14.82	16.95	19.19
	\$200	14.20	19.76	22.60	25.58
	\$250	17.75	24.70	28.25	31.98
	\$300	21.30	29.64	33.90	38.37
	\$350	24.85	34.58	39.55	44.77
	\$400	28.40	39.52	45.20	51.16
	\$450	31.95	44.46	50.85	57.56
	\$500	35.50	49.40	56.50	63.95
	\$550	39.05	54.34	62.15	70.35
	\$600	42.60	59.28	67.80	76.74
	\$650	46.15	64.22	73.45	83.14
	\$700	49.70	69.16	79.10	89.53
	\$750	53.25	74.10	84.75	95.93
	\$800	56.80	79.04	90.40	102.32
	\$850	60.35	83.98	96.05	108.72
	\$900	63.90	88.92	101.70	115.11
	\$950	67.45	93.86	107.35	121.51
	\$1,000	71.00	98.80	113.00	127.90

Hypothetical Offset Illustration

The Short-Term Disability Weekly Benefit may be affected by one or more Offsets, Reductions, Limitations or other Terms. The following is an illustration of how potential reductions may be offset and apply to the benefit:

Insured's weekly pre-disability earnings	\$760
Rate of Benefit	x 60%
Unreduced STD Weekly Benefit	\$456
Less Social Security disability benefit per week	-\$225
Less state disability income benefit per week	-\$75
Amount of Short-Term Disability benefit per week	\$156

This illustration describes a **hypothetical situation** and is provided solely in order to illustrate the effect of potential benefit offset reductions. It is not intended to reflect an individual situation or the situation of any particular claimant under this coverage. The duration and amount of all potential offset reductions can vary from week to week and can vary for each individual claimant. Other provisions of this coverage may affect the Short-Term Disability Weekly Benefit in addition to the illustration above. Therefore, it is important to review carefully the information contained in the group certificate and policy.

Limitations, exclusions, restrictions and reductions

Please carefully review the Other Important Plan Provisions section for additional important plan limitations, exclusions, restrictions and reductions that may apply.



Other Important Plan Provisions

Short-Term Disability

We will not pay benefits for any time you are confined to any facility because you were convicted of a crime or public offense.

We will not pay benefits for any part of a period of disability during which you are receiving benefits under any Workers' Compensation Act or a similar law.

We will not pay benefits for any disability caused by:

- war or any act of war, whether declared or not;
- intentionally self-inflicted injury, while sane or insane;
- taking part in or the result of taking part in committing an assault or felony;
- an injury or sickness that arises out of or occurs in the course of any occupation for pay or profit;
- or an injury or sickness that entitles you to benefits under any Workers' Compensation Act or a similar law.

We will also not pay benefits if:

- your employer, the policyholder, or an associated company has offered you the opportunity to return to limited work while you are disabled;
- you are functionally capable of performing the limited work which is offered;
- and you do not return to work when and as scheduled.

State variations can exist; please contact Assurant Employee Benefits for additional information.



Choosing to expect the unexpected

Accident Insurance

Have you ever thought about what you would do if you or a family member were accidentally injured or died as a result of an accident?

Accidents are unexpected and can strike any member of your family. The costs associated with treatment can mount quickly.

- One in six U.S. residents require medical treatment from an injury each year.¹
- Over 40 million Americans visit a physician's office for unintentional injuries each year.²
- The 2007 national economic impact of unintentional injuries mounted to \$684.4 billion.²



How can accident insurance help?

For covered accidental injuries, fixed benefits are paid directly to you regardless of any other coverage you may have and you can spend it any way you choose. Benefits are paid according to a fixed schedule that includes benefits for hospitalization, fractures and dislocations, emergency room visits, major diagnostic exams, physical therapy and more.

If you or a covered dependent should die as a result of an accidental injury within 365 days while the coverage remains in force, a death benefit is payable.

How do I know if I'm eligible to participate in this plan?

You can participate in this plan if you are a regular half-time to full-time employee of the policyholder or an associated company. Half-time to full-time means you are scheduled to work 19 hours or more per week. Temporary or seasonal workers are not eligible. This product is inappropriate for those persons who are eligible for Medicaid coverage.

Key Advantages of This Plan

- Provides coverage for off-the-job accidents.
- Benefits are payable directly to you to be spent any way you choose.
- Pays in addition to any other coverage you may have.
- No health questions or pre-existing conditions limitations.
- Fast and accurate claims service.
- Coverage is fully portable - if you change jobs you can take your coverage with you.

Sources: ¹ Center for Disease Control, Congressional Testimony, May 1, 2008

² National Safety Council, "Injury Facts" 2008

This is an accident only insurance policy. It provides limited benefits and has some specific benefit limits. It does not pay benefits for sickness or loss from any other cause and is not a policy of Workers' Compensation. Please refer to the issued insurance policy for complete details and all benefit requirements including all limitations, exclusions and restrictions. We reserve the right to cancel the policy with advance written notice to the policyholder. Insurance policies and certain policy benefits are subject to state variations and may not be available in all states. Issued insurance contracts determine all plan features and benefits.

Accident Q&A

Q. What about coverage for my family?

A. If you elect coverage for yourself, you can elect coverage for your eligible family members. Eligible family members include your spouse or domestic partner or party to a civil union and children from live birth to less than age 26. See your certificate or group insurance policy for additional eligibility details.

Q. When will my coverage become effective?

A. Your coverage starts on the entry date specified in the group policy, provided you are at active work on that date. Otherwise, your coverage will become effective on the day you return to full-time duties. If a family member is in a hospital on the day insurance would otherwise take effect, then insurance will take effect on the day after the family member leaves the hospital.

Q. What is the Annual Wellness Screening Benefit?

A. If you and your dependents enroll in the plan, each of you are eligible for \$50 per benefit year for any one Wellness Screening test from a list of more than 20 covered tests. Covered tests include: cardiac exercise stress; test fasting blood glucose test; blood test for lipids including total cholesterol, LDL, HDL and triglycerides; breast ultrasound or mammography; CA15-3 (blood test for breast cancer); CA 125 (blood test for ovarian cancer); CEA (blood test for colon cancer); chest x-ray; colonoscopy; flexible sigmoidoscopy; hemocult stool analysis; pap smear; PSA (blood test for prostate cancer); serum protein electrophoresis; carotid doppler; electrocardiogram; echocardiogram. In order to receive this benefit, the wellness screening test must be performed after your coverage effective date.

How much does Accident insurance cost?

The financial assistance that Accident insurance provides doesn't have to take a big bite out of your wallet. Review the costs and benefits below to determine if Accident insurance is right for you. We've included an example of how benefits can be paid under this plan to help you with your decision.

Treatment	Benefit*	Treatment	Benefit*
Broken Finger (no surgery)	\$175	Broken Leg (no surgery)	\$800
Emergency Treatment	\$150	Emergency Treatment	\$150
Follow-up Visit (2)	\$50	Ambulance	\$200
Total Payment	\$375	Initial Hospitalization	\$1,000
		Hospital Benefit (1 day)	\$250
		Crutches	\$125
		Follow-up Visit (3)	\$75
		Physical Therapy (2x)	\$50
		Total Payment	\$2,650

*These hypothetical examples are for illustrative purposes only.

Your Monthly Premium Deduction	
Non-occupational Coverage	
For you	\$17.25
For you and your spouse	\$23.25
For you and your child(ren)	\$25.64
For you and your family	\$31.64

Premiums will not change due to age changes.

What benefits are payable for covered accidents?

Accident Insurance Schedule	
<i>Initial Emergency Treatment: Pays a benefit for accident emergency treatment, ambulance transportation for medical treatment of a covered accident and certain other services.</i>	
Ambulance*	\$200 - Ground ambulance \$1,500 - Air ambulance
Accident Emergency Treatment*	\$150 - Emergency Room \$75 - Non-Emergency Room Limited to once each accident and once in any 24-hour period.
Major Diagnostic Exams	\$200 per benefit year. Initial treatment must be provided within 6 days of the accident.
Blood/Plasma/Platelets	\$200 payable once for any accident
<i>Hospital Care: Traditional health insurance policies may have deductibles and co-payments associated with hospital stays. Accident benefits can help cover your out-of-pocket costs resulting from a hospital admission due to a covered accident.</i>	
Initial Accident Hospitalization	\$1,000 limited to once per benefit year. Increases to \$1,500 if immediately admitted to the ICU.
Daily Hospital Confinement	\$250 not to exceed 365 days
Daily Intensive Care Unit Confinement	\$500 not to exceed 15 days per Accident. Paid <u>in addition</u> to the daily Hospital Confinement Benefit.
<i>Accidental Injuries: Benefits are payable for many injuries.</i>	
Dislocation (Separated Joint)*	Up to \$4,000 for Open Reduction (Surgical). Up to \$1,000 for Closed Reduction (repair by manipulation). Limited to 2 dislocations per accident. If reduction is administered without general anesthesia, 25% of the Closed Reduction benefit is payable.
Fractures (Broken Bones)	Up to \$5,000 for Open Reduction (Surgical). Up to \$2,500 for Closed Reduction (repair by manipulation). Limited to 2 fractures per accident. Chip fractures and other fractures not reduced by Open or Closed Reduction will be payable at 25% of the amount otherwise payable for the Closed Reduction.
Emergency Dental Work*	\$200 - Broken teeth repaired with crowns \$65 - Broken teeth resulting in extractions Limited to 1 benefit per accident.
Concussion*	\$100
Eye Injury	\$300 - Surgical repair \$65 - Removal of foreign body by a doctor
Lacerations*	\$35 to \$500
Burns*	Third Degree Burns - \$1,000 to \$20,000** Second Degree Burns - \$400 to \$2,000** Skin Grafts - 50% of the total burn benefit* payable **Burn benefit is a fixed amount determined by the surface area burned.
<i>Surgical Care: Provides a benefit for covered surgical procedures performed within 90 days of the accident.</i>	
\$1,250	Open abdominal (including exploratory laparotomy), cranial (head), hernia, or thoracic (chest) surgery.
\$625	Repair of tendons and/or ligaments, torn rotator cuffs, ruptured discs, or torn knee cartilages.
\$300	Arthroscopy without surgical repair, or miscellaneous surgery requiring general anesthesia that is not covered by any other specific-sum injury benefit. Miscellaneous surgery limited to one surgery per 24-hour period.

Transportation: Assists when you or your covered dependent require medical care or treatment as prescribed by an attending doctor that is not available within 100 miles of the accident or your or your covered dependent's residence.

Transportation	\$600 limited to 3 round trips per benefit year for you and each covered dependent. Benefit is payable upon completion of the round trip. Excludes ground or air ambulance.
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Lodging Assistance: If you or your covered dependent are hospital confined more than 100 miles from your or your covered dependent's residence due to an injury, the Accident policy can help with costs.

Lodging	\$100 per day Limited to one benefit per day and 30 days per accident per benefit year.
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Accidental Death and Dismemberment: If injury results in death or dismemberment, a lump sum benefit is payable.

Accidental Death Benefit	Employee - \$25,000 ; Spouse - \$25,000 ; Child - \$5,000
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Common Carrier Death Benefit	Employee - \$100,000 ; Spouse - \$100,000 ; Child - \$20,000 Either the accidental death or the common carrier accidental death benefit will be paid, but not both.
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Dismemberment	Loss of Finger, Toe, Hand, Foot, Arm, Leg, Eye - \$750 to \$15,000
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Follow-up care: Helps with expenses for additional care or support that might be required after the initial treatment for an accident. Certain benefits may not be payable if provided on the same day.

Follow-up Treatment*	\$25 per day, not to exceed 6 payments
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Physical Therapy*	\$25 per day, for up to 10 days of treatments
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Appliances	\$125 - Wheelchairs, leg or back braces, crutches or walkers Limited to one appliance per accident
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Rehabilitation Unit	\$150 per day; limited to 30 days per period of confinement and limited to 60 days per benefit year
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Prosthesis	\$500 limited to one per accident
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Serious Accidents: Serious accidents can result in life changing losses. Benefits are payable for the following conditions as a result of a covered accidental injury.

Coma	\$20,000
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Paralysis	\$50,000 for Quadriplegia; \$25,000 for Paraplegia Payable only once per lifetime
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*Initial treatment must be provided within 72 hours of the accident.

Important Definitions

Hospital means an institution which is primarily engaged in providing, by and under the supervision of doctors, diagnostic and therapeutic services for medical diagnosis, treatment and care of injured, disabled, or sick persons; or rehabilitation services of injured, disabled, or sick persons. It must meet all of the following requirements: maintain clinical records on all patients; have every patient be under the care of a doctor; provide 24-hour nursing service provided by a licensed practical or registered nurse and supervised by a registered professional nurse; be licensed or be approved by the state or local licensing agency; meet other health and safety requirements found necessary by the Joint Commission on Accreditation of Healthcare Organizations (JCAHO); and is not primarily a clinic, nursing, rest or convalescent home.

Hospital confined or hospital confinement means admission to a hospital as an inpatient for at least 24 consecutive hours by a doctor for an injury. A hospital stay that does not result in charges to you or your covered dependent is not a hospital confinement under this policy unless there is no charge because the hospital is a United States government facility.

State variations can exist; please contact Assurant Employee Benefits for additional information.

Limitations, exclusions, restrictions and reductions

Please carefully review the Other Important Plan Provisions section for additional important plan limitations, exclusions, restrictions and reductions that may apply.



Other Important Plan Provisions

Accident

For benefits to be payable under this policy, the accident must be due to a sudden, unforeseen, external and unexpected event, which results in an injury and which occurs while you or your covered dependent are insured under this policy. This plan does not cover sickness, cerebrovascular accident (stroke) or any drug overdose unless the drugs were used as prescribed by a doctor. Sickness means a disease, illness or other condition not related to an injury, including diseases or infections resulting from bug bites, stings or infestations by microorganisms.

We will not pay benefits for you or your covered dependent relating to or resulting from: services or treatment not included in the Schedule; services or treatment for which you or your covered dependent are not charged, unless there is no charge because the facility is a United States government facility; services or treatment provided by a family member; services or treatment rendered or hospital confinement outside the United States; or dental care except for emergency dental work for broken teeth either repaired by crowns or extracted due to an accident. We will not pay benefits for you or your covered dependent if the accident or injury results, directly or indirectly, from: service in the armed forces or related auxiliaries such as the National Guard or Army Reserve of any country, combination of countries, or international organization at war, whether declared or not; war or any act of war, whether declared or not; taking part in a riot or insurrection, or an act of riot or insurrection; committing or attempting to commit an assault or felony; incarceration in a penal institution of any kind; intoxication (intoxication means the blood alcohol level for you or your covered dependent exceeds the legal limit for operating a motor vehicle in the jurisdiction in which the injury occurs); use of any drug, unless used as prescribed by a doctor; intentionally self-inflicted injury, while sane or insane; suicide or attempted suicide, while sane or insane; travel or flight in any kind of aircraft, including any aircraft owned by or for the policyholder or an associated company, except as a fare-paying passenger on a common carrier; participation in any kind of sporting activity for compensation or profit, including coaching or officiating; participation in racing, stunting, exhibition work, sport or test driving of a motor vehicle, including but not limited to cars, motorcycles and boats; participation in mountaineering, operating a glider, bungee jumping or skydiving; operating a taxi or any other delivery service for any kind of compensation or profit; any physical or mental sickness or related complications; or treatment or complications of treatment.

In the case of non-occupational coverage, we will not pay benefits if the accident or injury results, directly or indirectly, from any work you or your covered dependent do for pay or benefits.

State variations can exist; please contact Assurant Employee Benefits for additional information.



Choosing to plan for sudden illness

Critical Illness Insurance

Can your finances survive a serious illness?

Maybe it's happened to someone you know. A sudden illness such as a heart attack or stroke can cause devastating physical and financial consequences.

- 1.5 million Americans will declare bankruptcy this year, 60% due to medical bills.¹
- An estimated 83.6 million American adults (greater than 1 in 3) have cardiovascular disease.²
- Fewer than 1 in 4 Americans (24%) have enough savings to cover at least 6 months' expenses.³



How can critical illness insurance help?

For many, a critical illness can expose an individual to an unexpected gap in protection. While health plans may help cover many of the direct costs associated with a critical illness, related expenses such as lost income, child care, travel to and from treatment, high deductibles and co-pays may quickly diminish savings.

Critical illness insurance pays a fixed benefit if you are diagnosed after your coverage effective date with a covered critical illness.

How do I know if I'm eligible to participate in this plan?

You can participate in this plan if you are a half-time to full-time employee of the policyholder or an associated company and are enrolled in a comprehensive medical plan. Half-time to full-time means you are scheduled to work 19 hours or more per week. Temporary or seasonal workers are not eligible.

This product is inappropriate for those persons who are eligible for Medicaid coverage.

Key Advantages of This Plan

- Benefits are payable directly to you to be spent any way you choose.
- Pays in addition to any other coverage you may have.
- Flexible coverage options to meet your individual needs.
- Fast and accurate claims service.
- Coverage is fully portable - if you change jobs you can take your coverage with you.

Sources: ¹ Facts About Critical Illness Insurance Coverage and Costs, 2012

² American Heart Association 2013

³ 2013 research from Bankrate.com

This critical illness only insurance policy provides limited benefits. This limited policy has some specific benefit limits and is not a medical insurance policy, a Medicare Supplement policy or a high deductible health plan or a policy of Workers' Compensation insurance. Please refer to the issued insurance policy for complete details and all benefit requirements, including all limitations, exclusions, restrictions and reductions. We reserve the right to cancel the policy with advance written notice to the policyholder. Insurance policies and certain policy benefits are subject to state variations and may not be available in all states. Issued insurance contracts determine all plan features and benefits. Contact Assurant Employee Benefits for additional details.

Critical Illness Q&A

Q. What benefits are provided under this plan?

- A. After your coverage effective date, if you are first diagnosed for a covered critical illness or undergo a covered procedure, you could receive up to **\$50,000** depending on the amount of coverage you elect.
- You cannot collect more than 100% of your elected benefit in any one category unless you qualify for a recurrence benefit.
 - You can receive benefits from a different procedure category if there is at least 6 consecutive months between the diagnosis or procedure dates.

Q. What is the Recurrence Benefit?

- A. If, after 18 months of being treatment free from the initial critical illness, you are diagnosed with the same condition or have the same procedure again, we'll pay an additional 25% of the previously paid benefit. The recurrence benefit can only be paid once in each category. Note: the recurrence benefit is not payable for Category 3.

Q. What is the Total Benefit I can receive?

- A. You could receive up to 350% of your elected amount (100% of the elected amounts in each category as well as the 25% Recurrence Benefit in categories 1 and 2 only).

Q. What is the Annual Wellness Screening Benefit?

- A. If you and your dependents enroll in the plan, each of you are eligible for \$50 per benefit year for any one Wellness Screening test from a list of more than 20 covered tests. Covered tests include: cardiac exercise stress test; fasting blood glucose test; blood test for lipids including total cholesterol, LDL, HDL and triglycerides; breast ultrasound or mammography; CA15-3 (blood test for breast cancer); CA 125 (blood test for ovarian cancer); CEA (blood test for colon cancer); chest x-ray; colonoscopy; flexible sigmoidoscopy; hemocult stool analysis; pap smear; PSA (blood test for prostate cancer); serum protein electrophoresis; carotid doppler; electrocardiogram; echocardiogram. In order to receive this benefit, the wellness screening test must be performed after your coverage effective date.

Q. Do I need to answer any medical questions to enroll?

- A. Yes, you will need to complete a simple health questionnaire for yourself and any dependents you wish to cover. Once approved, a pre-existing conditions limitation will apply.

A pre-existing condition means an injury, sickness, symptom or physical finding, or any related injury, sickness, symptom or physical finding, for which you or your covered dependent consulted with or received advice from a licensed medical or dental practitioner; or received medical or dental care, treatment or services, including taking drugs, medicine, insulin or similar substances in the 12 months that end on the day before you or your covered dependent became insured under the policy. We will not pay benefits for claims resulting, directly or indirectly, from a pre-existing condition unless you or your covered dependent are initially diagnosed with a critical illness or undergo a procedure after 12 consecutive months during which you or your covered dependent are continuously insured under this plan.

See your certificate for additional pre-existing condition details.

Category	Covered Illnesses/Procedures	Percent of Benefit Payable
1	<ul style="list-style-type: none"> • Heart attack, heart failure, stroke • Coronary bypass surgery 	100% 25%
2	<ul style="list-style-type: none"> • Blindness, major organ failure (excluding heart failure), end stage kidney disease, paralysis (excluding paralysis from stroke), coma 	100%
3	<ul style="list-style-type: none"> • Invasive cancer • Cancer in situ 	100% 25%

Q. When will my coverage become effective?

- A. Your coverage starts on the entry date specified in the group policy, provided you are at active work on that date. Otherwise, your coverage will become effective on the day you return to full-time duties. If a family member is in a hospital on the day insurance would otherwise take effect, then insurance will take effect on the day after the family member leaves the hospital.

How much does Critical Illness Cost?

Your cost depends on how much coverage you select, your age as of the effective date and whether or not you use tobacco. Because issue age rating applies, your premiums will not increase due to age changes.

You may elect coverage for yourself in units of \$5,000 up to \$50,000. **Your benefit is subject to a 50% reduction, rounded to the next higher \$1,000, when you turn age 70.**

Employee Critical Illness Insurance Monthly Premiums													
Benefit	Issue Age	Non-Tobacco User						Tobacco User					
		<30	30-39	40-49	50-59	60-64	65+	<30	30-39	40-49	50-59	60-64	65+
\$5,000		\$3.20	\$5.20	\$8.30	\$15.80	\$22.90	\$26.85	\$4.70	\$8.65	\$14.65	\$29.25	\$39.15	\$41.40
\$10,000		\$6.40	\$10.40	\$16.60	\$31.60	\$45.80	\$53.70	\$9.40	\$17.30	\$29.30	\$58.50	\$78.30	\$82.80
\$15,000		\$9.60	\$15.60	\$24.90	\$47.40	\$68.70	\$80.55	\$14.10	\$25.95	\$43.95	\$87.75	\$117.45	\$124.20
\$20,000		\$12.80	\$20.80	\$33.20	\$63.20	\$91.60	\$107.40	\$18.80	\$34.60	\$58.60	\$117.00	\$156.60	\$165.60
\$25,000		\$16.00	\$26.00	\$41.50	\$79.00	\$114.50	\$134.25	\$23.50	\$43.25	\$73.25	\$146.25	\$195.75	\$207.00
\$30,000		\$19.20	\$31.20	\$49.80	\$94.80	\$137.40	\$161.10	\$28.20	\$51.90	\$87.90	\$175.50	\$234.90	\$248.40
\$35,000		\$22.40	\$36.40	\$58.10	\$110.60	\$160.30	\$187.95	\$32.90	\$60.55	\$102.55	\$204.75	\$274.05	\$289.80
\$40,000		\$25.60	\$41.60	\$66.40	\$126.40	\$183.20	\$214.80	\$37.60	\$69.20	\$117.20	\$234.00	\$313.20	\$331.20
\$45,000		\$28.80	\$46.80	\$74.70	\$142.20	\$206.10	\$241.65	\$42.30	\$77.85	\$131.85	\$263.25	\$352.35	\$372.60
\$50,000		\$32.00	\$52.00	\$83.00	\$158.00	\$229.00	\$268.50	\$47.00	\$86.50	\$146.50	\$292.50	\$391.50	\$414.00

Can I buy coverage for my family?

If you elect coverage for yourself, you can elect coverage for your eligible family members. You may purchase coverage for your spouse in units of \$2,500 up to \$25,000. The spouse amount cannot exceed 50% of the employee amount. You may buy coverage for your children too in units of \$2,500 up to \$5,000. The child amount cannot exceed 50% of the employee amount.

Eligible family members include your spouse or domestic partner or party to a civil union and children from live birth to less than age 26. See your certificate or group insurance policy for additional eligibility details.

Spouse Critical Illness Insurance Monthly Premiums													
Benefit	Issue Age	Non-Tobacco User						Tobacco User					
		<30	30-39	40-49	50-59	60-64	65+	<30	30-39	40-49	50-59	60-64	65+
\$2,500		\$1.73	\$2.65	\$2.65	\$7.73	\$11.08	\$12.98	\$2.48	\$4.33	\$7.23	\$14.23	\$18.98	\$20.05
\$5,000		\$3.45	\$5.30	\$5.30	\$15.45	\$22.15	\$25.95	\$4.95	\$8.65	\$14.45	\$28.45	\$37.95	\$40.10
\$7,500		\$5.18	\$7.95	\$7.95	\$23.18	\$33.23	\$38.93	\$7.43	\$12.98	\$21.68	\$42.68	\$56.93	\$60.15
\$10,000		\$6.90	\$10.60	\$10.60	\$30.90	\$44.30	\$51.90	\$9.90	\$17.30	\$28.90	\$56.90	\$75.90	\$80.20
\$12,500		\$8.63	\$13.25	\$13.25	\$38.63	\$55.38	\$64.88	\$12.38	\$21.63	\$36.13	\$71.13	\$94.88	\$100.25
\$15,000		\$10.35	\$15.90	\$15.90	\$46.35	\$66.45	\$77.85	\$14.85	\$25.95	\$43.35	\$85.35	\$113.85	\$120.30
\$17,500		\$12.08	\$18.55	\$18.55	\$54.08	\$77.53	\$90.83	\$17.33	\$30.28	\$50.58	\$99.58	\$132.83	\$140.35
\$20,000		\$13.80	\$21.20	\$21.20	\$61.80	\$88.60	\$103.80	\$19.80	\$34.60	\$57.80	\$113.80	\$151.80	\$160.40
\$22,500		\$15.53	\$23.85	\$23.85	\$69.53	\$99.68	\$116.78	\$22.28	\$38.93	\$65.03	\$128.03	\$170.78	\$180.45
\$25,000		\$17.25	\$26.50	\$26.50	\$77.25	\$110.75	\$129.75	\$24.75	\$43.25	\$72.25	\$142.25	\$189.75	\$200.50

Your spouse's premiums are based on **your** age and your **spouse's** tobacco use.

Child Critical Illness Insurance Monthly Premiums		
Benefit	\$2,500	\$0.38
	\$5,000	\$0.75

Limitations, exclusions, restrictions and reductions

Please carefully review the Other Important Plan Provisions section for additional important plan limitations, exclusions, restrictions and reductions that may apply.



Other Important Plan Provisions

Critical Illness

We will not pay benefits for you or your covered dependent if the critical illness or procedure is related to or resulting directly or indirectly from: services or treatment not included in the Schedule; services or treatment for which you or your covered dependent are not charged, unless there is no charge because the facility is a United States government facility; services or treatment provided by a family member; any critical illness that is diagnosed outside the United States; services or treatment provided primarily for cosmetic purposes; treatment or complications of treatment not related to a critical illness or procedure; an autologous bone marrow transplant for you or your covered dependent in which the covered person's own bone marrow is used; service in the armed forces or related auxiliaries such as the National Guard or Army Reserve of any country, combination of countries, or international organization at war, whether declared or not; war or any act of war, whether declared or not; taking part in a riot or insurrection, or an act of riot or insurrection; committing or attempting to commit an assault or felony; incarceration in a penal institution of any kind; intoxication (intoxication means the blood alcohol level for you or your covered dependent exceeds the legal limit for operating a motor vehicle in the jurisdiction in which the injury occurs); use of any drug, unless used as prescribed by a doctor; intentionally self-inflicted injury, while sane or insane; suicide or attempted suicide, while sane or insane.

State variations can exist; please contact Assurant Employee Benefits for additional information.

*Choosing to focus on
winning the battle*

Cancer Insurance



ASSURANT
Employee
Benefits®

What are the chances that I might be diagnosed with cancer?

While 1 in 3 Americans are expected to get cancer in their lifetime¹, advances in early detection, medicines, surgical procedures, and chemotherapy, as well as alternative treatments, have improved the odds of surviving. In fact, recent data shows the five-year survival rate to be 66%¹.

With increases in cancer treatment options comes increased costs. In 2007, the National Institute of Health estimated the overall cost of cancer to be in excess of \$219 billion.

How can cancer insurance help?

Cancer insurance provides fixed benefits for early detection and treatment of certain kinds of cancer, including related expenses such as screenings, hospital confinement, radiation, chemotherapy, surgery and more. Benefits are paid directly to you regardless of any other coverage you may have and you can spend it any way you choose.



How do I know if I'm eligible to participate in this plan?

You can participate in this plan if you are a half-time to full-time employee of the policyholder or an associated company and are enrolled in a comprehensive medical plan. Half-time to full-time means you are scheduled to work 19 hours or more per week. Temporary or seasonal workers are not eligible.

This product is inappropriate for those persons who are eligible for Medicaid coverage.

Key Advantages of This Plan

- Benefits are payable directly to you to be spent any way you choose.
- Pays in addition to any other coverage you may have.
- Fast and accurate claims service.
- Coverage is fully portable - if you change jobs you can take your coverage with you.

Sources: ¹ American Cancer Society, National Cancer Facts & Figures, 2008

This cancer policy pays benefits if a covered person is diagnosed after the covered person's effective date and receives services or treatment while insured under this policy. This is a cancer only insurance policy. It does not pay benefits for loss from any other cause. This policy provides limited benefits and has some specific benefit limits. This is not a medical insurance policy, a Medicare Supplement policy, or a high deductible health plan, or a policy of Workers' Compensation insurance. Please refer to the issued insurance policy for complete details and all benefit requirements, including all limitations, exclusions, and restrictions. We reserve the right to cancel the policy with advance written notice to the policyholder. Insurance policies and certain policy benefits are subject to state variations and availability. Issued insurance contracts determine all plan features and benefits. Always review your insurance certificate booklet for complete contract provisions.

Cancer Q&A

Q. What about coverage for my family?

- A. If you elect coverage for yourself, you can elect coverage for your eligible family members. Eligible family members include your spouse or domestic partner or party to a civil union and children from live birth to less than age 26. See your certificate or group insurance policy for additional eligibility details.

Q. Do I need to answer any medical questions to enroll?

- A. You do need to complete a simple health questionnaire on yourself and any dependents you wish to cover. Once approved, a pre-existing conditions limitation will apply.

A pre-existing condition means a sickness, symptom or physical finding, or any related sickness, symptom or physical finding, for which you or your covered dependent consulted with or received advice from a licensed medical or dental practitioner; or received medical or dental care, treatment or services, including taking drugs, medicine, insulin or similar substances during the 12 months that end on the day before you or your covered dependent became insured under the policy. We will not pay benefits for claims resulting, directly or indirectly, from a pre-existing condition unless you or your covered dependent are diagnosed with cancer after 12 consecutive months during which you or your covered dependent are continuously insured under this plan.

See your certificate for additional pre-existing condition details.

Q. When will my coverage become effective?

- A. Your coverage starts on the entry date specified in the group policy, provided you are at active work on that date. Otherwise, your coverage will become effective on the day you return to full-time duties. If a family member is in a hospital on the day insurance would otherwise take effect, then insurance will take effect on the day after the family member leaves the hospital.

How much does Cancer insurance cost?

The financial assistance that Cancer insurance can provide doesn't have to take a big bite out of your wallet. You may choose from two levels of benefits based on the coverage you need and can afford. Because issue age rating applies, your premiums will not increase due to age changes. Your premiums are based on your age as of the effective date.

Cancer Insurance Monthly Premium Deduction Level 1

Issue Age	<40	40-49	50-59	60-64	65+
For you	\$11.44	\$11.44	\$14.10	\$22.48	\$30.11
For you and your spouse	\$19.45	\$19.45	\$23.97	\$38.21	\$51.18
For you and your child(ren)	\$12.56	\$12.56	\$15.22	\$23.60	\$31.23
For you and your family	\$20.57	\$20.57	\$25.09	\$39.33	\$52.30

Cancer Insurance Monthly Premium Deduction Level 2

Issue Age	<40	40-49	50-59	60-64	65+
For you	\$26.87	\$26.87	\$33.13	\$52.83	\$70.74
For you and your spouse	\$45.68	\$45.68	\$56.32	\$89.81	\$120.25
For you and your child(ren)	\$29.55	\$29.55	\$35.81	\$55.51	\$73.42
For you and your family	\$48.36	\$48.36	\$59.00	\$92.49	\$122.93

What benefits are payable under this Cancer insurance plan?

The following Level 1 or Level 2 benefits are available. Benefit amounts will depend on the selection of Level 1 or Level 2 and premium will vary based on the level of benefits selected. Level 2 can provide a higher benefit amount in some categories. The issued policy controls all benefit amounts.

Covered Services	Level 1 Benefits	Level 2 Benefits
Cancer Screening Includes the following tests or procedures for internal cancer for which you or your covered dependent are charged: colonoscopy, CA 125 test, chest x-ray, flexible sigmoidoscopy, mammogram, pap smear, biopsy, PSA, CT scans or MRI scans, BRCA testing, or Hemocult stool specimen. This benefit is limited to once per benefit year.	\$50	\$75
Second Surgical Opinion This benefit is payable if you or your covered dependent are diagnosed by a doctor with internal cancer requiring surgery and obtain a second surgical opinion.	\$200	\$200
Surgery and General Anesthesia This benefit is payable if you or your covered dependent are diagnosed by a doctor with internal cancer requiring surgery. A separate benefit amount is paid for the surgery and for general anesthesia. Benefits vary based on the procedure performed. Combined maximum for any one surgery is \$2,000 for Level 1 and \$7,500 for Level 2. Surgery for skin cancer and reconstruction is not covered under this benefit.	Anesthesia - \$50 to \$1,815 Surgical - \$150 to \$5,500	Anesthesia - \$50 to \$1,815 Surgical - \$150 to \$5,500
Hospital Confinement A daily benefit is payable for each day you or your covered dependent are confined to a hospital for inpatient treatment for internal cancer. Limited to 90 days per period of hospital confinement.	\$200 Daily	\$400 Daily
In-hospital Blood and Plasma Pays the amount shown for each day you or your covered dependent receive blood and/or plasma due to internal cancer treatment while hospital confined.	\$50 Daily	\$50 Daily
Outpatient Blood and Plasma Pays the amount shown for each day you or your covered dependent receive outpatient blood and/or plasma transfusions in a doctor's office, clinic, hospital, or ambulatory surgical center directly related to internal cancer treatment.	\$50 Daily	\$50 Daily
Ambulance This benefit is payable for a licensed professional ambulance to transport you or your covered dependent to a hospital for inpatient internal cancer treatment. Limited to 2 one-way trips per period of hospital confinement per covered person.	\$250	Ground - \$250 Air - \$2,000
In-hospital Doctor Visits Pays the amount shown for you or your covered dependent each day you are visited by a doctor other than the operating surgeon while hospital confined for internal cancer treatment. Limited to a maximum of 75 visits.	\$25 Daily	\$25 Daily

Covered Services	Level 1 Benefits	Level 2 Benefits
Prosthesis This benefit is payable if you or your covered dependent receive an implantable or non-implantable prosthetic device, such as a voice box, hairpiece or removable breast prosthesis as a direct result or consequence of the treatment of internal cancer. Lifetime maximum for surgically implanted prosthesis is \$4,000 for Level 1 and \$6,000 for Level 2. Lifetime maximum for other devices is \$400 for Level 1 and \$600 for Level 2. Excludes coverage for a Breast Transverse Rectus Abdominis Myocutaneous (TRAM) flap procedure.	Surgically Implanted - \$2,000 Other Devices - \$200	Surgically Implanted - \$3,000 Other Devices - \$300
Skin Cancer This benefit is payable for procedures performed if you or your covered dependent are diagnosed with skin cancer and includes the amount payable for anesthesia services. The amount payable varies based on the procedure performed. <ul style="list-style-type: none"> ▪ Biopsy Only ▪ Reconstructive surgery following previous excision of skin cancer ▪ Excision of skin cancer without flap or graft ▪ Excision of skin cancer with flap or graft 	\$100 \$250 \$375 \$600	\$100 \$250 \$375 \$600
Radiation and Chemotherapy If you or your covered dependent receive cytotoxic medications or radiation (approved by the FDA or NCI-listed) administered by medical personnel in a hospital, clinic or doctor's office as internal cancer treatment for the purpose of changing or destroying abnormal tissue, the following benefits will be paid: <ul style="list-style-type: none"> ▪ Injected Cytotoxic Medications ▪ Pump Dispensed Cytotoxic Medications ▪ Oral Cytotoxic Medications ▪ Cytotoxic Medications Administration by Any Other Method ▪ External Radiation Therapy ▪ Insertion of Interstitial or Intracavity Administration of Radioisotopes or Radium ▪ Oral or I.V. Radiation 	\$300 Weekly \$300 First Prescription & per Refill \$150 per Prescription \$300 Weekly \$400 Weekly \$450 Weekly \$400 Weekly	\$1,000 Weekly \$1,000 First Prescription & per Refill \$500 per Prescription \$1,000 Weekly \$600 Weekly \$750 Weekly \$600 Weekly
This benefit is not payable for the same day the Experimental Treatment benefit is payable. These benefits are not payable for treatment planning, therapeutic devices, immunotherapy, laboratory tests, diagnostic x-rays, dosimetry or simulation associated with these procedures. Maximums apply: Oral Cytotoxic Medications are subject to a \$450 monthly maximum for Level 1, \$1,500 for Level 2. For Level 1, a \$4,000 benefit year maximum applies to each of the other listed treatments, \$12,000 for Level 2.		

Covered Services	Level 1 Benefits	Level 2 Benefits
Extended-care Facility Pays the amount shown for you or your covered dependent for each day you are confined in an extended-care facility. This benefit is payable if the extended care confinement occurs within 30 days of a period of hospital confinement due to internal cancer and you have received a Hospital Confinement benefit. Limited to a maximum of 90 days per benefit year per covered person. This benefit is not payable for any day the Hospital Confinement benefit is payable.	\$200 Daily	\$200 Daily
Hospice Pays the daily amount shown for hospice care for you or your covered dependent for terminal illness as a result of internal cancer. Limited to a maximum of 100 days during the covered person's lifetime. This benefit is not payable for any day the Extended-Care Facility benefit, the Home Health Care benefit or the Hospital Confinement benefit is payable.	\$100 Daily	\$100 Daily

Additional benefits available if you enroll in Level 2.

Covered Services	Level 2 Benefits
National Cancer Institute Evaluation/Consultation Pays the amount shown if you or your covered dependent obtain an evaluation or consultation at a National Cancer Institute designated cancer center strictly to determine the appropriate course of cancer treatment as a result of receiving a prior diagnosis of internal cancer. This benefit is not payable for the same day the Second Surgical Opinion benefit is payable. This benefit is limited and only payable once per lifetime.	\$500
Medical Imaging When a follow-up evaluation is performed using any imaging test as directed by a doctor after an initial diagnosis of internal cancer, (except breast mammography and breast ultrasound) this benefit is payable. You may receive this benefit twice per benefit year provided you or your covered dependent are charged for these procedures and they are performed on an outpatient basis.	\$100
Home Health Care If a doctor prescribes home health care or health support services for you or your covered dependent after being released from the hospital due to internal cancer this benefit is payable. The service must begin within 7 days of the date you or your covered dependent are released from hospital confinement. This benefit is not payable for any day the Hospice benefit is payable. Caregivers must be licensed or certified. Limited to a maximum of 10 visits per period of hospital confinement; up to 30 visits per benefit year.	\$50 per Visit
First Occurrence Pays the amount shown when you or your covered dependent are diagnosed for the first time as having internal cancer. A 30-day waiting period applies. This benefit is only payable once per lifetime.	\$5,000
Outpatient Hospital Surgical When a doctor performs a surgical procedure on an outpatient basis in a hospital or ambulatory surgical center on you or your covered dependent for internal cancer this daily benefit is payable. This benefit is not payable for surgery performed in a doctor's office or if you or your covered dependent are hospital confined on the same day. Limited to a maximum of 3 days per procedure.	\$250 Daily

Covered Services	Level 2 Benefits
Transportation Pays the amount shown for round trip transport (not including ambulance) to a hospital or clinic for the purpose of obtaining internal cancer treatment prescribed by your or your covered dependent's local attending doctor. The hospital or clinic must be more than 100 miles away from your or your covered dependent's residence. The benefit will also be paid for commercial travel by bus, train or airplane for a parent or guardian if the medical care is for a covered dependent child and he or she is accompanied by a parent or guardian. Limited to 3 round trips per benefit year, per covered person.	\$500
Lodging This benefit is payable daily for hotel lodging during treatment for internal cancer at a hospital or clinic. The hospital or clinic must be more than 100 miles away from your or your covered dependent's residence. Limited to 1 benefit per day up to 90 days per benefit year, per covered person.	\$100 Daily
Bone Marrow or Stem Cell Transplant Pays the amount shown if you or your covered dependent is charged for a bone marrow transplant or a peripheral stem cell transplant as the result of internal cancer. A benefit is paid for either a bone marrow transplant or a stem cell transplant, not both. Payable once per lifetime, per covered person.	Bone Marrow - \$10,000 (Donor - \$1,500) Stem Cell - \$2,500
Nursing Services Pays the daily amount shown if a doctor prescribes a private nurse for full-time care in addition to those provided by the hospital while you or your covered dependent are hospital confined for internal cancer. Care must be provided by a licensed registered graduate nurse or vocational nurse, but not by a family member. Limited to 30 days per benefit year per covered person.	\$125 Daily
Immunotherapy This benefit is payable when you or your covered dependent receive immunotherapy prescribed by a doctor as treatment for internal cancer. We will not pay benefits under this provision for the same treatment under either the Radiation and Chemotherapy Benefit or the Experimental Treatment Benefit. Lifetime maximum of \$3,500 applies, per covered person.	\$450 Monthly
Reconstructive Surgery Pays the amounts shown for internal cancer related reconstructive surgery listed below. In addition, 30% of the surgery amounts listed is paid for general anesthesia used during these procedures. <ul style="list-style-type: none"> ▪ Breast Symmetry (modification of the non-cancerous breast performed within 5 years of reconstructing the cancerous breast) ▪ Breast Reconstruction ▪ Facial Reconstruction ▪ Breast Transverse Rectus Abdominis Myocutaneous (TRAM) Flap 	\$350 \$700 \$700 \$2,500
Alternative Care Pays the amount shown per visit to an accredited practitioner for you or your covered dependent upon the diagnosis of internal cancer for Palliative care (acupuncture, massage therapy, bio-feedback and hypnosis), and Lifestyle training (smoking cessation, Yoga, meditation, relaxation techniques, Tai Chi and nutritional counseling). Limited to 20 visits per benefit year under either category, per covered person and lifetime maximum of 2 benefit years. There is also a one-time benefit (\$150) for Integrative Assessment and Education when performed by an accredited practitioner following the diagnosis of internal cancer.	\$50 per Visit

Covered Services	Level 2 Benefits
<p>Experimental Treatment</p> <p>This benefit is payable for doctor prescribed experimental treatments intended to destroy or change abnormal tissue. Treatment must be administered by medical personnel in a doctor's office, clinic, or hospital; maximum monthly benefit is \$1,050. We will not pay benefits under this provision for laboratory tests, immunotherapy, diagnostic x-rays and therapeutic devices or other procedures related to these treatments. This benefit is not payable for any day the Radiation or Chemotherapy benefit is payable.</p>	\$150 Daily
<p>Anti-nausea</p> <p>Pays the amount shown for each month you or your covered dependent are charged for drugs prescribed by a doctor to control nausea related to chemotherapy or radiation treatments for internal cancer.</p>	\$100 Monthly
<p>Post-hospital Doctor Visits</p> <p>If you or your covered dependent visit the doctor after being released from the hospital, this benefit is payable per doctor visit once every 6 months. Benefits payable up to 5 years after the diagnosis of internal cancer for the purpose of ongoing cancer evaluation.</p>	\$50 per Visit

Important Definitions

Cancer means you or your covered dependent have been diagnosed with a disease manifested by the presence of a malignant tumor characterized by the uncontrolled growth and spread of malignant cells in any part of the body. This includes leukemia, Hodgkin's disease, lymphoma, sarcoma, malignant tumors and melanoma. Cancer includes carcinomas in situ (in the natural or normal place, confined to the site of origin without having invaded neighboring tissue). Pre-malignant conditions or conditions with malignant potential, such as myelodysplastic and myeloproliferative disorders, leukoplakia, hyperplasia, and non-malignant skin lesions will not be considered cancer.

Diagnosed, diagnosis or diagnoses means an evaluation of a medical condition for you or your covered dependent that is performed by a doctor whose specialty is appropriate for the condition being evaluated, and who is board certified in that specialty in accordance with the American Board of Medical Specialties criteria. The evaluation must include conclusions that are definite and supported by presence of symptoms, clinical signs on physical examination, and test results consistent with the most current medically accepted diagnostic standards according to nationally recognized authorities. In addition, the evaluation must meet one or more of the following criteria depending on the condition that is being evaluated: if cognitive function is being evaluated, the conclusions must be confirmed with neuropsychological testing conducted by a clinical psychologist at the doctorate level certified through the American Board of Professional Psychology in the area of clinical neuropsychology; if pulmonary function is being evaluated, the conclusion must be supported by testing performed in accordance with the American Thoracic Society criteria; and if the condition is evaluated using the results of exercise testing, that testing must be performed in accordance with the American College of Sports Medicine or American Heart Association standards.

Hospital means an institution which is primarily engaged in providing, by and under the supervision of doctors to inpatients, diagnostic and therapeutic services for medical diagnosis, treatment and care of injured, disabled, or sick persons; or rehabilitation services of injured, disabled, or sick persons. It must meet all of the following requirements: maintain clinical records on all patients; have every patient be under the care of a doctor; provide 24 hour nursing service provided by a licensed practical or registered nurse and supervised by a registered professional nurse; be licensed or be approved by the state or local licensing agency; meet other health and safety requirements found necessary by the Joint Commission on Accreditation of Healthcare Organizations (JCAHO); and is not primarily a clinic, nursing, rest or convalescent home.

Hospital confined or hospital confinement means admission to a hospital as an inpatient for at least 24 consecutive hours by a doctor for an injury or sickness. A hospital stay that does not result in charges to you or your covered dependent is not a hospital confinement under this policy unless there is no charge because the hospital is a United States government facility.

Internal Cancer means a cancer contained within the body. Internal cancers do not include cancers of the skin except for melanomas classified as Clark's Level III and higher or a Breslow level greater than or equal to 1.5mm.

State variations can exist; please contact Assurant Employee Benefits for additional information.

Limitations, exclusions, restrictions and reductions

Please carefully review the Other Important Plan Provisions section for additional important plan limitations, exclusions, restrictions and reductions that may apply.



Other Important Plan Provisions

Cancer

We will not pay benefits relating to or resulting, directly or indirectly, from any of the following: services or treatment for which you or your covered dependent are not charged, unless there is no charge because the facility is a United States government facility; services or treatment not included in the Schedule; services or treatment provided by a family member; services or treatment rendered or hospital confinement outside the United States; any cancer diagnosed solely outside the United States; services or treatment provided primarily for cosmetic purposes; services or treatment for premalignant conditions; services or treatment for conditions with malignant potential; services or treatment for non-cancer illnesses; service in the armed forces or related auxiliaries such as the National Guard or Army Reserve of any country, combination of countries, or international organization at war, whether declared or not; war or any act of war, whether declared or not; taking part in a riot or insurrection, or an act of riot or insurrection; committing or attempting to commit an assault or felony; incarceration in a penal institution of any kind; treatment of mental illness; intoxication (intoxication means the blood alcohol level for you or your covered dependent exceeds the legal limit for operating a motor vehicle in the jurisdiction in which the injury occurs); intentionally self-inflicted injury, while sane or insane; or suicide or attempted suicide, while sane or insane.

State variations can exist; please contact Assurant Employee Benefits for additional information.