

# Assurity® Supplemental Health Quick Reference Guide

Use our powerful suite of supplemental health insurance products to help your clients bridge the financial gap left by growing deductibles, co-pays, and healthcare costs.

- Additional revenue opportunities from new and existing clients
- Easy-to-use tools for quoting and submitting online applications at [myquote.assurity.com](https://myquote.assurity.com)

## Accident Insurance

(Policy Form No. I H2203)

- 3 plans with options for policy benefits and benefit amounts
- Coverage options: 24-hour or off-the-job
- Guaranteed issue - no medical exams or tests to qualify
- Coverage for families, individuals, or unique juvenile-only plans
- Included Accidental Death Rider with Common Carrier Benefit and Automobile Seatbelt Benefit (Form No. R I2204)
- Guaranteed renewable until the policy anniversary following the Primary Insured Person's 80th birthday
- Optional Accident-Only Disability Income Rider (Form No. R I2208) and Preventive Care Rider (Form No. R I2205)



**Applications:** Full App Electronic, [quickstart.assurity.com/Agent-Accident](https://quickstart.assurity.com/Agent-Accident)

## Critical Illness Insurance

(Policy Form No. I H1820)

- Simplified underwriting benefit amounts: \$5,000 to \$75,000
- Fully underwritten benefit amounts: \$75,001 to \$500,000
- Non-medical limits
  - up to \$99,999 benefit amount - ages 18-45
  - up to \$75,000 benefit amount - ages 46-70
- Multiple benefit payouts on all conditions with a 6-month separation period
- 11 covered conditions
- 10 optional riders including return of premium (R I1829), increasing benefit (R I1826), additional critical illness coverage (R I1822) and more
- Return of premium provision built into the policy upon death from a cause other than a specified critical illness
- Guaranteed renewable for life
- [assurity.com/critical-outlook](https://assurity.com/critical-outlook)



**Applications:** Full App Electronic, Full App Paper, [quickstart.assurity.com/Agent-CriticalIllness](https://quickstart.assurity.com/Agent-CriticalIllness)

## Century+ Individual Disability Income Insurance

(Policy Form No. I H0920)

- Straightforward definition of disability: if a client can't do their job, they'll get paid
- Up to \$20,000 monthly benefit for some occ classes
- Discounts available for business owners and for three or more policies issued per employer
- 30+ hours per week equals full-time employment; certain medical occupations may qualify at 20 hours per week
- Elimination Periods 30, 60, 90, 180 or 365 days
- Benefit Periods 1, 2, 5, 10 years, to-age-65 or to-age-67
- Non-medical underwriting
  - \$6,000 - ages 18-55
  - \$4,500 - ages 56-60
- No income documentation needed for benefit of \$6,000 or less (\$4,000 for 1099 employees and/or self-employed)
- [assurity.com/disability-income-insurance](https://assurity.com/disability-income-insurance)



**Applications:** TeleApp Electronic, TeleApp Paper, Full App Electronic, Full App Paper, [quickstart.assurity.com/agent-centurydi](https://quickstart.assurity.com/agent-centurydi)

## Income Protection Individual Disability Income Insurance

(Policy Form No. I H2016)

- Accident and Sickness or Accident-Only coverage
- Straightforward definition of disability: if a client can't do their job, they'll get paid
- Considers more than one occupation for full-time employment
- Weekly benefits \$50 to \$1,500 - issue ages 18-60 (age last birthday)
- 30+ hours per week equals full-time employment; certain medical occupations may qualify at 20 hours per week
- Elimination periods starting at 0 to 90 days
- Benefit periods: 13 wk, 26 wk, 1 yr and 2 yr
- No income verification
- No medical exams
- Stay-at-home spouse optional rider (R I2024)



**Applications:** Full Quote-to-App Electronic, [quickstart.assurity.com/Agent-IncomeProtection](https://quickstart.assurity.com/Agent-IncomeProtection)



## Why we're different.

### Mutual strength

For over 130 years, our financial strength has helped people support one another through difficult times.

### A force for good

As a Certified B Corporation, we work toward positive impacts for employees, communities and the environment.

### Personal service

Get the customer service you need from real, responsive and efficient people in our Lincoln, Nebraska headquarters.

### Customer Service

800-276-7619  
Ext. 4264

### Find out more

[assurity.com](https://assurity.com)

Certified



This company meets the highest standards of social and environmental impact

Corporation

Contact Assurity with Questions: **800-276-7619**

#### Licensing & Contracting

Ext. 4689 | [contracting@assurity.com](mailto:contracting@assurity.com)

#### Interview Line: 877-611-4701

M–Th: 7am–8pm; F: 7 am–6pm; Sa: 9am–1pm CST

#### Commission Questions

Ext. 4427 | [commissions\\_unit@assurity.com](mailto:commissions_unit@assurity.com)

#### Individual Underwriting

New Business Contact Center

Ext. 4264 | [underwriting@assurity.com](mailto:underwriting@assurity.com) | Fax: 402-437-4606

Case studies, pending requirements, illustrations, E-apps or AssureLINK assistance

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

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