


Assurity[®]

Voluntary Benefit Options

for Highland Township

A photograph of a man and a young child smiling together outdoors. The man is on the right, wearing a blue and white striped shirt, and the child is on the left, wearing a light blue shirt. They are both looking towards the camera and smiling. The background is a bright, slightly blurred outdoor setting.

Accident Expense
Critical Illness
Hospital Indemnity
Whole Life



Group Accident Expense Insurance

for Highland Township

Even with a good health insurance plan, a trip to the doctor or hospital can be expensive. Many people find themselves paying more out of their own pocket each year. If you or someone in your family are hurt in an accident, the last thing you want to think about is how you are going to pay for medical care.

Accident expense insurance provides peace of mind and gives you additional cash to help pay your health insurance deductible and other expenses.

Group Accident Expense insurance **pays a benefit directly to you** when you receive treatment from a physician for a covered accident.

Key Features

- ☑ **Helps with out-of-pocket expenses** associated with covered accidents
- ☑ **No deductibles**, copays, coinsurance or networks - see any doctor
- ☑ **Guaranteed issue** - no medical exams or tests
- ☑ **Portable** - coverage continues if you retire or change jobs, as long as you pay the premiums

**Know you
and your family
are protected.**

It's easy —
sign up today



Not available to residents of New York.

Tier 2 - 225146

Group Accident Expense Benefits - Off-the-Job

Forms G H1708/G H1708C (HSA Compatible)

Plan includes the benefits listed in the schedule below for a covered accident. Coverage is Off-the-Job. All treatment must be provided or prescribed by a physician and is payable only once per insured per accident unless otherwise noted. In most states, the term physician does not include chiropractor or dentist. Each benefit is also subject to conditions for payments as detailed in the certificate.

Emergency Care

Payable within 60 days of accident unless otherwise noted

Initial Accident Treatment One physician's office, urgent care or emergency room visit per accident within 60 days of accident for doctor's office and urgent care; within 30 days of accident for emergency room	\$100 - Dr. Office \$100 - Urgent Care \$200 - ER
Telemedicine Treatment	\$40
Ambulance Transport to or from hospital; pays one of the following	\$200 - Ground \$600 - Air
X-Rays	\$200
Diagnostic Exams CT, CAT, MRI or EEG	\$100
Blood, Plasma or Platelets Processing or transfusion	\$600
Emergency Room Observation Unit Held in hospital, without admission, after ER treatment	\$50 - 4-20 hours \$100 - 20+ hours

Supportive Care

Benefits in this category only payable if Initial Accident Treatment or Telemedicine Treatment benefit was paid for same injury

Follow-Up Treatment Benefit paid per visit, up to 2 visits per accident	\$100
Physical, Occupational or Speech Therapy Benefit paid per visit, up to 6 visits per accident	\$60
Chiropractic/Acupuncture Treatment Benefit paid per visit, up to 6 visits per accident	\$60
Epidural Pain Management	\$100
Prescription Medication Other than while confined in hospital or nursing home; up to two per accident; up to six times per calendar year	\$10
Medical Supplies Over-the-counter; once per accident; up to three per calendar year	\$10
Appliances Rented or purchased, such as crutches or wheelchair	\$250
Prosthetic Devices Not including hearing or dental aids, eyeglasses or cosmetic devices	\$1,000 - One device \$2,000 - Multi. devices
Residence/Vehicle Modification	\$1,000
Transportation For physician treatment 50+ miles from residence; up to three round trips per accident	\$200 - Ground \$500 - Air
Lodging For companion accompanying an insured traveling 100+ miles from residence for treatment; up to 30 days per accident	\$200 per day

Group Accident Expense Benefits - Off-the-Job

Forms G H1708/G H1708C (HSA Compatible)

Specific Injury Care

Burns Pays a percentage of the burn benefit, based on degree of burn and percentage of body affected. Burns – Skin Graft - Pays 50 percent of the burn benefit.	\$1,000
Child Organized Sport Pays 10 percent of all other payable benefits resulting from injury of dependent child during amateur organized athletic competition or supervised practice for such	up to \$1,000 maximum
Coma Not medically induced or the result of drug or alcohol use	\$20,000
Concussion Not payable if traumatic brain injury benefit is paid	\$50
Dental Emergency Natural tooth treatment provided by a dentist	\$200 - Crown \$60 - Extraction
Dislocation Pays a percentage of the benefits for open reduction or closed reduction; where the percentage payable is based on the joint or bone affected and degree of dislocation	\$4,000 - Open reduction \$2,000 - Closed reduction
Ear Injury Resulting in hearing loss greater than 60 percent	\$200 once per lifetime
Eye Injury Requiring surgery or removal of foreign object	\$200
Fracture Pays a percentage of the benefit for open reduction or for closed reduction, where the percentage payable is based on the joint or bone affected	\$4,000 - Open fracture \$2,000 - Closed fracture
Gunshot Wound Requiring hospitalization and surgery	\$1,000
Lacerations Pays a percentage of the benefit based on the length of laceration	\$100
Paralysis Lasting 90 or more days and diagnosed to be permanent; one paralysis benefit payable per lifetime	\$15,000 - Paraplegia \$30,000 - Quadriplegia
Poisoning	\$50
Post Traumatic Stress Disorder	\$400
Traumatic Brain Injury Diagnosed by CT, CAT, MRI, EEG, PET or X-Ray	\$600

225146

GROUP ACCIDENT EXPENSE INSURANCE PROVIDES LIMITED BENEFIT COVERAGE AND MAY CONTAIN REDUCTIONS OF BENEFITS, LIMITATIONS AND EXCLUSIONS. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/ certificate prevail. For complete benefits descriptions and conditions, see the policy/certificate.

Group Accident Expense Benefits - Off-the-Job

Forms G H1708/G H1708C (HSA Compatible)

Hospital Care

Daily benefit paid within 180 days of accident

Hospital Admission Pays once per calendar year	\$1,000
Hospital Confinement Daily benefit paid up to 365 days per accident	\$200
Intensive Care Daily benefit paid up to 30 days per accident	\$400
Sub-Acute Intensive Care Daily benefit, paid up to 30 days per accident	\$300
Rehabilitation Unit Daily benefit paid up to 30 days per accident, 60 days per calendar year	\$200
Child Care during Hospital Confinement Daily benefit paid for the care of all dependent children by licensed provider while insured is confined to hospital; up to 30 days per accident	\$40

Surgical Care

Paid within 180 days of accident

Open Abdominal, Thoracic or Cranial Surgery Not including hernia	\$2,000
Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery	\$1,000
Ruptured Disc Surgery	\$1,000
Hernia Surgery	\$500
Exploratory Surgery Diagnostic arthroscopic or laparoscopic, not payable if any other surgery benefit is paid	\$500
Miscellaneous Outpatient Surgery Must require anesthesia; not payable if any other surgery benefit is paid	\$200
Anesthesia Administered for a payable surgery benefit	\$200

Wellness Benefit

Pays **\$50** once per day, up to two times per insured per calendar year, subject to a maximum of four times for all insured persons per calendar year, for the following screenings or exams:

- Blood screening for triglycerides, cholesterol, HDL, LDL or fasting blood glucose
- Annual physical exam
- Routine eye exam
- Immunization

Group Accident Expense Benefits - Off-the-Job

Forms G H1708/G H1708C (HSA Compatible)

Accidental Death and Dismemberment Rider

(Form R G1712C)

Accidental Death Benefit Not payable if Accidental Death-Common Carrier benefit is paid	\$40,000 - Employee \$20,000 - Spouse \$10,000 - Child
Accidental Death Seatbelt Benefit Additional death benefit if seatbelt in use	\$10,000 - Employee \$5,000 - Spouse \$2,500 - Child
Accidental Death - Common Carrier Benefit If fare-paying passenger on common carrier	\$100,000 - Employee \$50,000 - Spouse \$25,000 - Child
Accidental Death - Children Education Benefit Additional benefit for dependent children enrolled in post-secondary educational institution	Pays \$1,000 per accidental death, per qualifying child
Accidental Dismemberment Benefit Pays a percentage where the percentage varies by body part	\$40,000 - Employee \$20,000 - Spouse \$10,000 - Child

225146

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Group Accident Expense Semi-Monthly Premiums - Off-the-Job - Michigan

Forms G H1708/G H1708C (HSA Compatible)

	Employee	Employee & Spouse	Employee & Children	Family
All Ages	\$6.35	\$11.05	\$13.85	\$20.32

*Premium rates shown are for the combined group Accident Expense policy and rider benefits as summarized in the proposal. For complete benefit descriptions, limitations, conditions and exclusions, see the policy/certificate. Policy availability, features, provisions and rates may vary by state.

Group Accident Expense - Michigan

Forms G H1708/G H1708C

Limitations, Conditions and Exclusions

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

Limitations

GROUP ACCIDENT EXPENSE INSURANCE PROVIDES LIMITED BENEFIT COVERAGE.

This insurance does not provide major medical coverage and does not satisfy the requirement for minimum essential coverage under the Affordable Care Act (ACA).

Availability of this product, and its benefits and premiums as presented, is subject to the approval of Assurity. Some applicants with pre-existing conditions may not be eligible for coverage. Product availability, features and rates may vary by state. All benefits, premiums, conditions, exclusions and limitations are governed by the actual contract as provided by Assurity, not this proposal.

Coverage Conditions

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.

Termination – Coverage will terminate the earliest of the following: the date policy terminates for any reason; the date employee is no longer an employee (portability available); when premiums are not paid by the end of the grace period; the date Assurity receives written notice to terminate; when the employee establishes residence in a foreign country; or upon the employee's death.

Exclusions

Assurity will not pay benefits for losses caused by or the result of any Insured Person(s):

- 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;
- having a sickness independent of the Covered Accident, including physical or mental infirmity (sickness means any illness, inflection, disease or any other abnormal physical condition which is not caused by an Injury);
- 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;
- suffering from a Mental and Nervous Disorder (except for Post-Traumatic Stress Disorder as described in the policy/certificate);
- being addicted to drugs or suffering from alcoholism;
- having cosmetic surgery or other elective procedures that are not medically necessary;
- having a hernia, except as paid under the Hernia Surgery Benefit, if applicable;
- being incarcerated in a penal institution or government detention facility;
- driving any taxi for wage, compensation or profit; or
- being engaged in an illegal occupation or other willful criminal activity. "Willful criminal activity" includes, but is not limited to, operating a vehicle while intoxicated as defined in the state in which the accident occurred or operating a methamphetamine laboratory. "Willful criminal activity" does not include a civil infraction or other activity that does not rise to the level of a misdemeanor or felony.

No benefits, except the Initial Accident Treatment benefit, will be payable for services provided outside of the United States.



Group Critical Illness Insurance

for Highland Township

More people are surviving life threatening illnesses than ever before. Unfortunately the cost of critical illness care is high and medical bills can follow survivors long after they've proven victorious in their fight.

Critical illness insurance provides peace of mind and gives you additional cash to help pay your health insurance deductible and other out-of-pocket expenses.

Group Critical Illness insurance **pays a lump-sum benefit directly to you** if you are diagnosed with stroke, heart attack or a number of other covered conditions.

Key Features

- ☑ **Pays a lump sum directly to you**
- ☑ The **return of premium benefit** pays you back **100% of the premiums paid for the policy and riders** if you die from a cause other than a covered critical illness
- ☑ **Guaranteed issue** – no medical exams or tests
- ☑ **Portable** – coverage continues if you retire or change jobs, as long as you pay the premiums

**Know you
and your family
are protected.**

It's easy –
sign up today



Not available to residents of New York.

Tier 2 - 225146

Group Critical Illness Benefits - Michigan

Forms G H1715/G H1715C, R G1716C (HSA Compatible)

Group Critical Illness Policy and Additional Critical Illness Rider

Assurity's Group Critical Illness insurance pays a lump sum benefit upon diagnosis of certain specified illnesses, conditions and procedures. The amount payable is equal to the policy benefit amount times the applicable percentage or the specified dollar amount as shown below for the specified covered condition..

Heart Attack	100%
Coronary Artery Bypass Surgery	25%
Sudden Cardiac Arrest	25%
Angioplasty	10%
Stroke	100%
Invasive Cancer (30-day waiting period)	100%
Non-Invasive Cancer (30-day waiting period)	25%
Skin Cancer (30-day waiting period)	\$250/calendar year
Kidney (Renal) Failure	100%
Major Organ Transplant	100%
Advanced Alzheimer's Disease	100%
Loss of Independent Living (30-day waiting period)	25%
Coma	100%
Paralysis	100%
Loss of Sight	100%
Loss of Speech	100%
Loss of Hearing	100%
Advanced Parkinson's Disease	100%
Benign Brain Tumor	100%
Occupational HIV	100%
Advanced ALS	100%
Severe Burns	100%
Bone Marrow Transplant	100%
Multiple Sclerosis	50%
Schizophrenia	10%
Transient Ischemic Attack (TIA)	10%

Other Features

Additional Diagnosis Benefit

Once benefits have been paid for a covered critical illness, benefits are payable for each additional critical illness when the date of diagnosis is at least 30 days apart, and if the subsequent critical illness is not caused or contributed to by a critical illness for which benefits were paid.

Reoccurrence Diagnosis Benefit

Once benefits have been paid for a covered critical illness, benefits are payable for that same critical illness up to one time per insured person per lifetime, if the insured person is symptom and treatment-free for a period of 12 consecutive months, and if the subsequent critical illness is not caused or contributed to by a critical illness for which benefits were paid.

Waiver of Premium Benefit

Waives the premium for coverage after 90 consecutive days of total disability of the covered employee, for as long as total disability continues, if the disability is due to a critical illness for which benefits were paid.

225146

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Group Critical Illness Benefits - Michigan

Forms G H1715/G H1715C, R G1716C (HSA Compatible)

.....
Return of Premium for Non-CI Death

Returns 100% of all premiums paid for the policy and riders minus any benefits paid under the policy and riders, if the covered employee dies from a cause other than a covered critical illness.
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Group Critical Illness Semi-Monthly Premiums - Michigan

Forms G H1715/G H1715C, R G1716C (HSA Compatible)

Employee or Employee & Children (rates based on employee's age; benefit amounts over \$30,000 require underwriting of all covered persons)

Child benefit is equal to 25% of employee benefit.

Non-Tobacco		Employee Benefit Amount								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000				
18-24	\$0.99	\$1.96	\$2.93	\$3.90	\$4.86	\$5.83				
25-29	\$1.31	\$2.62	\$3.91	\$5.21	\$6.50	\$7.80				
30-34	\$1.76	\$3.48	\$5.19	\$6.91	\$8.62	\$10.35				
35-39	\$2.48	\$4.88	\$7.29	\$9.69	\$12.11	\$14.51				
40-44	\$3.30	\$6.49	\$9.68	\$12.88	\$16.07	\$19.26				
45-49	\$4.61	\$9.04	\$13.48	\$17.92	\$22.37	\$26.81				
50-54	\$6.60	\$13.00	\$19.41	\$25.79	\$32.19	\$38.59				
55-59	\$9.25	\$18.22	\$27.21	\$36.19	\$45.17	\$54.14				
60-64	\$12.27	\$24.25	\$36.21	\$48.18	\$60.15	\$72.14				
65-69	\$17.63	\$34.91	\$52.20	\$69.47	\$86.76	\$104.04				
70+	\$34.81	\$69.11	\$103.39	\$137.68	\$171.97	\$206.26				

Tobacco		Employee Benefit Amount								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000				
18-24	\$1.40	\$2.79	\$4.16	\$5.54	\$6.92	\$8.31				
25-29	\$1.94	\$3.84	\$5.75	\$7.64	\$9.55	\$11.45				
30-34	\$2.68	\$5.30	\$7.92	\$10.55	\$13.17	\$15.79				
35-39	\$3.91	\$7.73	\$11.52	\$15.32	\$19.13	\$22.93				
40-44	\$5.32	\$10.51	\$15.68	\$20.85	\$26.03	\$31.21				
45-49	\$7.58	\$14.96	\$22.32	\$29.68	\$37.06	\$44.42				
50-54	\$11.09	\$21.86	\$32.64	\$43.41	\$54.17	\$64.95				
55-59	\$15.71	\$31.01	\$46.30	\$61.61	\$76.90	\$92.20				
60-64	\$20.89	\$41.32	\$61.77	\$82.19	\$102.64	\$123.07				
65-69	\$29.87	\$59.22	\$88.57	\$117.92	\$147.26	\$176.61				
70+	\$55.64	\$110.51	\$165.36	\$220.22	\$275.07	\$329.94				

Employee & Spouse or Family (rates based on employee's age; employee benefit amount over \$30,000 requires underwriting for all covered)

Spouse benefit is equal to 50% of employee benefit.

Child benefit is equal to 25% of employee benefit.

Non-Tobacco		Employee Benefit Amount								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000				
18-24	\$1.47	\$2.89	\$4.32	\$5.75	\$7.20	\$8.62				
25-29	\$1.96	\$3.86	\$5.75	\$7.64	\$9.56	\$11.45				
30-34	\$2.61	\$5.16	\$7.68	\$10.21	\$12.74	\$15.28				
35-39	\$3.70	\$7.28	\$10.84	\$14.40	\$17.98	\$21.55				
40-44	\$4.96	\$9.70	\$14.46	\$19.20	\$23.95	\$28.69				
45-49	\$6.93	\$13.56	\$20.19	\$26.82	\$33.45	\$40.08				
50-54	\$9.99	\$19.56	\$29.14	\$38.70	\$48.28	\$57.84				
55-59	\$14.01	\$27.47	\$40.91	\$54.37	\$67.83	\$81.29				
60-64	\$18.55	\$36.51	\$54.46	\$72.42	\$90.37	\$108.33				
65-69	\$26.61	\$52.53	\$78.46	\$104.38	\$130.31	\$156.23				
70+	\$52.48	\$103.91	\$155.36	\$206.78	\$258.22	\$309.65				

Tobacco		Employee Benefit Amount								
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000				
18-24	\$2.09	\$4.14	\$6.19	\$8.23	\$10.26	\$12.31				
25-29	\$2.89	\$5.70	\$8.51	\$11.32	\$14.13	\$16.93				
30-34	\$4.02	\$7.91	\$11.79	\$15.68	\$19.56	\$23.45				
35-39	\$5.88	\$11.55	\$17.20	\$22.87	\$28.54	\$34.22				
40-44	\$8.03	\$15.76	\$23.47	\$31.19	\$38.92	\$46.63				
45-49	\$11.47	\$22.47	\$33.49	\$44.50	\$55.53	\$66.53				
50-54	\$16.78	\$32.90	\$49.03	\$65.17	\$81.30	\$97.43				
55-59	\$23.76	\$46.70	\$69.62	\$92.56	\$115.49	\$138.42				
60-64	\$31.55	\$62.19	\$92.84	\$123.50	\$154.14	\$184.79				
65-69	\$45.05	\$89.07	\$133.10	\$177.11	\$221.16	\$265.17				
70+	\$83.87	\$166.14	\$248.44	\$330.73	\$413.02	\$495.29				

*Premium rates shown are for the combined group Critical Illness policy and rider benefits as summarized in the proposal. For complete benefit descriptions, limitations, conditions and exclusions, see the policy/certificate. Policy availability, features, provisions and rates may vary by state.

Group Critical Illness - Michigan

Forms G H1715/G H1715C

Limitations, Conditions and Exclusions

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

Limitations

GROUP CRITICAL ILLNESS INSURANCE PROVIDES LIMITED BENEFIT COVERAGE.

This insurance does not provide major medical coverage and does not satisfy the requirement for minimum essential coverage under the Affordable Care Act (ACA).

Availability of this product, and its benefits and premiums as presented, is subject to the approval of Assurity. Some applicants with pre-existing conditions may not be eligible for coverage. Product availability, features and rates may vary by state. All benefits, premiums, conditions, exclusions and limitations are governed by the actual contract as provided by Assurity, not this proposal.

Pre-existing conditions: Assurity will not pay benefits for a specified critical illness that is caused by a pre-existing condition unless the specified critical illness starts after coverage has been in force for 12 months from the issue date. Pre-existing condition means a sickness or physical condition for which, during the 12 months before the issue date, the insured person had symptoms which would cause an ordinary prudent person to seek diagnosis, care or treatment, or received medical consultation, advice or treatment from a physician or had taken prescribed medication.

Waiting period: The benefits payable for Loss of Independent Living, Invasive Cancer, Non-Invasive Cancer, and Skin Cancer have a waiting period. There is no coverage for Loss of Independent Living, Invasive Cancer, Non-Invasive Cancer, or Skin Cancer, if an insured person initially incurred or was diagnosed with any of these conditions before the end of the waiting period.

Elimination period: The benefit payable for Loss of Independent Living has an elimination period. Assurity will not pay benefits during the elimination period.

Special Endorsement

The pre-existing condition clause will be waived during the initial enrollment and for new hires. Late entrant employees enrolling during the annual re-enrollment will be subject to the normal pre-existing condition clause.

Coverage Conditions

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.

Termination – Coverage will terminate the earliest of the following: the date policy terminates for any reason; the date employee is no longer an employee (portability available); when premiums are not paid by the end of the grace period; the date Assurity receives written notice to terminate; when the employee establishes residence in a foreign country; or upon the employee's death.

Exclusions

Assurity will not pay benefits for losses caused by or the result of any Insured Person(s):

- 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 addicted to drugs or suffering from alcoholism;
- operating a motor vehicle while intoxicated (as determined by the laws governing the operation of motor vehicles in the jurisdiction where loss occurs);
- committing or attempting to commit a felony;
- being incarcerated in a penal institution or government detention facility; or
- engaging in an illegal occupation.



Group Hospital Indemnity Insurance

for Highland Township

A hospital stay can be expensive—even with a good health insurance plan. If you or someone in your family gets sick or injured and needs to go to the hospital, the last thing you want to think about is how you are going to pay for medical care.

Hospital indemnity insurance provides peace of mind and gives you additional cash to pay your health insurance deductible and other expenses resulting from a covered hospital stay.

Group Hospital Indemnity insurance pays a benefit directly to you, starting at admission, for each day of hospital confinement.

Key Features

- ☑ Pays a **lump-sum benefit** starting at admission
- ☑ Pays a **daily benefit** for each day confined in a hospital
- ☑ **No deductibles, copays, coinsurance or networks** (see any doctor)
- ☑ **Guaranteed issue** – no medical exams or tests
- ☑ **Portable** – coverage continues if you retire or change jobs, as long as you pay the premiums

**Know you
and your family
are protected.**

It's easy —
sign up today



Not available to residents of New York.

Tier 1 - 225146

Group Hospital Indemnity Benefits - Michigan

Forms G H1730/G H1730C (HSA Compatible)

Hospital Admission

Group Hospital Indemnity pays a lump-sum benefit of **\$1,000** for the first hospital confinement in a calendar year for a covered sickness or injury sustained in a covered accident. Confinement means the assignment to a bed as a resident inpatient as prescribed by a physician for a period of at least 20 consecutive hours.

Hospital Indemnity Care Rider:

(Form No. R G1736C)

Pays daily benefits based on confinement due to a covered sickness or an injury sustained in a covered accident, in an amount based on the type of confinement and for the maximum number of days shown below:

- Hospital Confinement - **\$100** per day up to 30 days

Note: Confinement means the assignment to a bed as a resident inpatient as prescribed by a physician for a period of at least 20 consecutive hours. Only one type of confinement benefit is payable for a given day. If confinement continues in an Intensive Care Unit, Sub-Acute Intensive Care Unit or Rehabilitation Unit beyond the maximum benefit period shown, the Hospital Confinement benefit will be payable until that benefit period is also exhausted.

225146

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Group Hospital Indemnity Semi-Monthly Premiums - Michigan*

Forms G H1730/G H1730C (HSA Compatible)

Coverage Tiers

	Employee	Employee & Spouse	Employee & Children	Family
All Ages	\$6.95	\$14.16	\$13.95	\$21.16

*Premium rates shown are for the combined group Hospital Indemnity policy and rider benefits as summarized in the proposal. For complete benefit descriptions, limitations, conditions and exclusions, see the policy/certificate. Policy availability, features, provisions and rates may vary by state.

Group Hospital Indemnity - Michigan

Forms G H1730/G H1730C

Limitations, Conditions and Exclusions

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

Limitations

GROUP HOSPITAL INDEMNITY INSURANCE PROVIDES LIMITED BENEFIT COVERAGE.

This insurance does not provide major medical coverage and does not satisfy the requirement for minimum essential coverage under the Affordable Care Act (ACA).

Availability of this product, and its benefits and premiums as presented, is subject to the approval of Assurity. Some applicants with pre-existing conditions may not be eligible for coverage. Product availability, features and rates may vary by state. All benefits, premiums, conditions, exclusions and limitations are governed by the actual contract as provided by Assurity, not this proposal.

Pre-existing conditions: Assurity will not pay benefits concerning a pre-existing condition until after coverage has been in force for 12 months from the issue date. Pre-existing condition means a covered sickness or physical condition 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.

Special Endorsement

The pre-existing condition clause and 10-month pregnancy exclusion will be waived during the initial enrollment and for new hires. Late entrant employees enrolling during the annual re-enrollment will be subject to the normal pre-existing condition and 10-month pregnancy exclusion.

Coverage Conditions

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.

Termination – Coverage will terminate the earliest of the following: the date policy terminates for any reason; the date employee is no longer an employee (portability available); when premiums are not paid by the end of the grace period; the date Assurity receives written notice to terminate; when the employee establishes residence in a foreign country; or upon the employee's death.

Exclusions

Assurity will not pay benefits for losses caused by or the result of any Insured Person(s):

- having elective procedures that are not medically necessary (including but not limited to organ donation and elective sterilization);
- receiving services provided outside the United States;
- having cosmetic care, except when the hospital confinement is due to medically necessary reconstructive surgery;
- being confined primarily for rest care or convalescent care;
- having a covered sickness or injury covered under worker's compensation, an employer's liability law or similar law;
- being born, unless the loss is the result of a covered sickness or injury;
- being pregnant, experiencing pregnancy related conditions (other than complications of pregnancy), giving birth or otherwise terminating pregnancy during the 10-month period immediately following the issue date;
- receiving routine newborn nursing or well baby care;
- 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;
- suffering from a mental and nervous disorder;
- being addicted to drugs or suffering from alcoholism;
- being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, including those prescribed by a Physician that are misused;
- operating a vehicle while intoxicated (as determined by the laws governing the operation of motor vehicles in the jurisdiction where loss occurs);
- having dental treatment except as the result of an injury;
- committing or attempting to commit a felony;
- being incarcerated in a penal institution or government detention facility; or
- engaging in an illegal occupation or other willful criminal activity. "Willful criminal activity" includes, but is not limited to, operating a vehicle while intoxicated as defined in the state in which the accident occurred or operating a methamphetamine laboratory. "Willful criminal activity" does not include a civil infraction or other activity that does not rise to the level of a misdemeanor or felony.



Group Whole Life Insurance

for Highland Township

A whole life insurance plan from Assurity provides a permanent benefit that can protect those you love, now and in the future. Group Whole Life pays a benefit directly to your beneficiary and provides a level of security above coverage you may already have from your employer or term insurance you've purchased on your own.

Key Features

- ☑ **Portable coverage**—if you switch jobs or retire you can take your coverage with you, after 30 days of continuous coverage
- ☑ **Guaranteed issue benefit amounts available to employees – no medical exams**
- ☑ **Affordable group rates and convenient payroll deduction**
- ☑ **Death benefit amounts that won't decrease** and premiums that won't increase
- ☑ **Access to cash value**
- ☑ **Accelerated Death Benefits** available through issue age 70

**Know you
and your family
are protected.**

It's easy —
sign up today



Not available to residents of New York.

Group Whole Life Benefits

Forms G L1913/G L1913C

Provides level benefit, non-participating whole life insurance on the employee. With continuing payment of the level, guaranteed premiums, coverage and cash value accumulation continues to maturity at age 121.

.....
**Accelerated Death Benefit
-Terminal Illness**

Provides the option of advancing a portion of the death benefit if the insured is diagnosed with a terminal illness resulting in a significantly reduced life expectancy (typically 12 months or less) as certified by a physician. Eligible proceeds for acceleration do not include any coverage still subject to a contestable period or suicide provision.

.....
**Accelerated Death Benefit
for Chronic Illness Rider**
(Form R G1914C)

Provides the option of advancing a portion of the death benefit if the insured is diagnosed with a chronic illness where for a period of at least 90 consecutive days as certified by a physician,

- the insured has been unable and continues to be unable to perform at least two activities of daily living without substantial assistance from another person due to a loss of functional capacity; or
- the insured has required and continues to require substantial supervision by another person to protect the insured from threats to health and safety due to severe cognitive impairment.

The rider is automatically included and only available to insureds age 18 - 70 at time of issue. Eligible proceeds for acceleration do not include any coverage still subject to a contestable period or suicide provision. In any 12 month period, advanced death benefit proceeds are subject to the maximum annualized IRS per diem limit.

.....
Spouse Whole Life
(Forms G L1913/G L1913C)

Provides level benefit, non-participating whole life insurance on the Spouse. With continuing payment of the level, guaranteed premiums, coverage and cash value accumulation continues to maturity at age 121. Spouses age 18 - 70 are eligible to enroll.

.....
Child Whole Life
(Forms G L1913/G L1913C)

Provides level benefit, non-participating whole life insurance on the named insured Child. With continuing payment of the level, guaranteed premiums, coverage and cash value accumulation continues to maturity at age 121.

Eligible children include an insured employee's child or stepchild who is at least 15 days of age and under 26 years of age; a child under 26 years of age whom the insured employee will be adopting pursuant to an interim court order of adoption; and an employee's grandchild under 26 years of age, who is legally dependent on the insured employee.

.....

Group Whole Life Semi-Monthly Premiums - Michigan

Forms G L1913/G L1913C

Employee, Non-Tobacco

Guaranteed issue benefit maximum is \$50,000 for issue ages 18-60 and \$15,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting.

Issue Age	Benefit Amounts							
	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$50,000	\$75,000	\$100,000
18	\$2.51	\$3.77	\$5.03	\$6.29	\$7.54	\$12.58	\$18.87	\$25.16
19	\$2.59	\$3.89	\$5.19	\$6.48	\$7.78	\$12.97	\$19.46	\$25.95
20	\$2.68	\$4.03	\$5.37	\$6.71	\$8.06	\$13.43	\$20.15	\$26.87
21	\$2.79	\$4.19	\$5.59	\$6.98	\$8.38	\$13.97	\$20.96	\$27.95
22	\$2.91	\$4.37	\$5.83	\$7.29	\$8.74	\$14.58	\$21.87	\$29.16
23	\$3.02	\$4.53	\$6.04	\$7.56	\$9.07	\$15.12	\$22.68	\$30.24
24	\$3.14	\$4.71	\$6.28	\$7.85	\$9.42	\$15.70	\$23.56	\$31.41
25	\$3.26	\$4.89	\$6.53	\$8.16	\$9.79	\$16.33	\$24.49	\$32.66
26	\$3.39	\$5.09	\$6.79	\$8.49	\$10.19	\$16.99	\$25.49	\$33.99
27	\$3.54	\$5.31	\$7.08	\$8.85	\$10.62	\$17.70	\$26.56	\$35.41
28	\$3.68	\$5.53	\$7.37	\$9.21	\$11.06	\$18.43	\$27.65	\$36.87
29	\$3.84	\$5.76	\$7.68	\$9.60	\$11.52	\$19.20	\$28.81	\$38.41
30	\$4.00	\$6.00	\$8.00	\$10.01	\$12.01	\$20.02	\$30.03	\$40.04
31	\$4.17	\$6.26	\$8.34	\$10.43	\$12.52	\$20.87	\$31.31	\$41.74
32	\$4.36	\$6.54	\$8.72	\$10.90	\$13.08	\$21.81	\$32.71	\$43.62
33	\$4.56	\$6.84	\$9.12	\$11.40	\$13.68	\$22.81	\$34.21	\$45.62
34	\$4.77	\$7.16	\$9.55	\$11.94	\$14.33	\$23.89	\$35.84	\$47.78
35	\$5.00	\$7.50	\$10.00	\$12.50	\$15.01	\$25.01	\$37.52	\$50.03
36	\$5.24	\$7.86	\$10.48	\$13.10	\$15.72	\$26.20	\$39.31	\$52.41
37	\$5.48	\$8.23	\$10.97	\$13.71	\$16.46	\$27.43	\$41.15	\$54.87
38	\$5.74	\$8.61	\$11.48	\$14.35	\$17.22	\$28.70	\$43.06	\$57.41
39	\$6.00	\$9.00	\$12.00	\$15.00	\$18.01	\$30.01	\$45.02	\$60.03
40	\$6.27	\$9.41	\$12.54	\$15.68	\$18.82	\$31.37	\$47.06	\$62.74
41	\$6.56	\$9.84	\$13.12	\$16.40	\$19.68	\$32.81	\$49.21	\$65.62
42	\$6.85	\$10.28	\$13.71	\$17.14	\$20.57	\$34.29	\$51.43	\$68.58
43	\$7.15	\$10.73	\$14.31	\$17.89	\$21.47	\$35.79	\$53.68	\$71.58
44	\$7.46	\$11.19	\$14.93	\$18.66	\$22.39	\$37.33	\$55.99	\$74.66
45	\$7.78	\$11.68	\$15.57	\$19.46	\$23.36	\$38.93	\$58.40	\$77.87
46	\$8.13	\$12.20	\$16.27	\$20.34	\$24.41	\$40.68	\$61.02	\$81.37
47	\$8.52	\$12.79	\$17.05	\$21.32	\$25.58	\$42.64	\$63.96	\$85.28
48	\$8.96	\$13.44	\$17.92	\$22.40	\$26.88	\$44.81	\$67.21	\$89.62
49	\$9.42	\$14.13	\$18.84	\$23.56	\$28.27	\$47.12	\$70.68	\$94.24
50	\$9.92	\$14.88	\$19.84	\$24.80	\$29.76	\$49.60	\$74.40	\$99.20
51	\$10.45	\$15.68	\$20.91	\$26.14	\$31.37	\$52.28	\$78.43	\$104.57
52	\$11.03	\$16.55	\$22.07	\$27.59	\$33.11	\$55.18	\$82.77	\$110.37
53	\$11.65	\$17.48	\$23.30	\$29.13	\$34.96	\$58.26	\$87.40	\$116.53
54	\$12.30	\$18.45	\$24.60	\$30.75	\$36.91	\$61.51	\$92.27	\$123.03
55	\$12.99	\$19.49	\$25.99	\$32.48	\$38.98	\$64.97	\$97.46	\$129.95
56	\$13.74	\$20.61	\$27.48	\$34.35	\$41.22	\$68.70	\$103.05	\$137.41
57	\$14.54	\$21.82	\$29.09	\$36.37	\$43.64	\$72.74	\$109.12	\$145.49
58	\$15.41	\$23.12	\$30.83	\$38.54	\$46.24	\$77.08	\$115.62	\$154.16
59	\$16.33	\$24.49	\$32.66	\$40.83	\$48.99	\$81.66	\$122.49	\$163.32

225146

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

GROUP WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Assurity. Some applicants may not be eligible for coverage. Group Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

Group Whole Life Semi-Monthly Premiums - Michigan

Forms G L1913/G L1913C

Employee, Non-Tobacco

Guaranteed issue benefit maximum is \$50,000 for issue ages 18-60 and \$15,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting.

Issue Age	Benefit Amounts							
	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$50,000	\$75,000	\$100,000
60	\$17.30	\$25.96	\$34.61	\$43.26	\$51.92	\$86.53	\$129.80	\$173.07
61	\$18.34	\$27.51	\$36.68	\$45.85	\$55.02	n/a	n/a	n/a
62	\$19.44	\$29.16	\$38.89	\$48.61	\$58.33	n/a	n/a	n/a
63	\$20.54	\$30.82	\$41.09	\$51.37	\$61.64	n/a	n/a	n/a
64	\$21.64	\$32.46	\$43.28	\$54.11	\$64.93	n/a	n/a	n/a
65	\$22.84	\$34.26	\$45.68	\$57.10	\$68.52	n/a	n/a	n/a
66	\$24.23	\$36.35	\$48.47	\$60.59	\$72.70	n/a	n/a	n/a
67	\$25.92	\$38.88	\$51.84	\$64.80	\$77.77	n/a	n/a	n/a
68	\$27.88	\$41.82	\$55.77	\$69.71	\$83.65	n/a	n/a	n/a
69	\$30.04	\$45.07	\$60.09	\$75.12	\$90.14	n/a	n/a	n/a
70	\$32.45	\$48.68	\$64.91	\$81.14	\$97.37	n/a	n/a	n/a
71	\$35.14	\$52.71	\$70.28	\$87.86	\$105.43	n/a	n/a	n/a
72	\$38.15	\$57.22	\$76.30	\$95.38	\$114.45	n/a	n/a	n/a
73	\$41.29	\$61.94	\$82.59	\$103.24	\$123.89	n/a	n/a	n/a
74	\$44.55	\$66.82	\$89.10	\$111.38	\$133.65	n/a	n/a	n/a
75	\$48.19	\$72.29	\$96.38	\$120.48	\$144.58	n/a	n/a	n/a
76	\$52.48	\$78.73	\$104.97	\$131.22	\$157.46	n/a	n/a	n/a
77	\$57.71	\$86.57	\$115.42	\$144.28	\$173.14	n/a	n/a	n/a
78	\$63.65	\$95.48	\$127.31	\$159.13	\$190.96	n/a	n/a	n/a
79	\$70.13	\$105.20	\$140.27	\$175.34	\$210.41	n/a	n/a	n/a
80	\$77.47	\$116.20	\$154.94	\$193.67	\$232.41	n/a	n/a	n/a
81	\$85.96	\$128.94	\$171.92	\$214.90	\$257.88	n/a	n/a	n/a
82	\$95.92	\$143.88	\$191.85	\$239.81	\$287.77	n/a	n/a	n/a
83	\$107.04	\$160.57	\$214.09	\$267.62	\$321.14	n/a	n/a	n/a
84	\$119.13	\$178.69	\$238.26	\$297.83	\$357.39	n/a	n/a	n/a
85	\$132.63	\$198.94	\$265.26	\$331.58	\$397.89	n/a	n/a	n/a
86	\$148.01	\$222.01	\$296.02	\$370.02	\$444.03	n/a	n/a	n/a
87	\$165.72	\$248.59	\$331.45	\$414.31	\$497.18	n/a	n/a	n/a
88	\$186.59	\$279.89	\$373.19	\$466.49	\$559.79	n/a	n/a	n/a
89	\$210.30	\$315.46	\$420.61	\$525.77	\$630.92	n/a	n/a	n/a
90	\$235.64	\$353.46	\$471.28	\$589.11	\$706.93	n/a	n/a	n/a

225146

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

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Group Whole Life Semi-Monthly Premiums - Michigan

Forms G L1913/G L1913C

Employee, Tobacco

Guaranteed issue benefit maximum is \$50,000 for issue ages 18-60 and \$15,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting.

Issue Age	Benefit Amounts							
	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$50,000	\$75,000	\$100,000
18	\$3.38	\$5.08	\$6.77	\$8.46	\$10.16	\$16.93	\$25.40	\$33.87
19	\$3.49	\$5.24	\$6.99	\$8.74	\$10.49	\$17.49	\$26.24	\$34.99
20	\$3.63	\$5.45	\$7.27	\$9.09	\$10.91	\$18.18	\$27.28	\$36.37
21	\$3.79	\$5.68	\$7.58	\$9.47	\$11.37	\$18.95	\$28.43	\$37.91
22	\$3.96	\$5.94	\$7.93	\$9.91	\$11.89	\$19.83	\$29.74	\$39.66
23	\$4.12	\$6.18	\$8.24	\$10.30	\$12.36	\$20.60	\$30.90	\$41.20
24	\$4.29	\$6.43	\$8.58	\$10.72	\$12.87	\$21.45	\$32.18	\$42.91
25	\$4.47	\$6.71	\$8.94	\$11.18	\$13.42	\$22.37	\$33.56	\$44.74
26	\$4.67	\$7.00	\$9.34	\$11.67	\$14.01	\$23.35	\$35.02	\$46.70
27	\$4.87	\$7.31	\$9.74	\$12.18	\$14.62	\$24.37	\$36.56	\$48.74
28	\$5.08	\$7.63	\$10.17	\$12.71	\$15.26	\$25.43	\$38.15	\$50.87
29	\$5.30	\$7.96	\$10.61	\$13.27	\$15.92	\$26.54	\$39.81	\$53.08
30	\$5.54	\$8.31	\$11.08	\$13.85	\$16.62	\$27.70	\$41.56	\$55.41
31	\$5.79	\$8.68	\$11.58	\$14.47	\$17.37	\$28.95	\$43.43	\$57.91
32	\$6.06	\$9.09	\$12.12	\$15.15	\$18.18	\$30.31	\$45.46	\$60.62
33	\$6.35	\$9.53	\$12.71	\$15.89	\$19.07	\$31.79	\$47.68	\$63.58
34	\$6.67	\$10.00	\$13.34	\$16.67	\$20.01	\$33.35	\$50.02	\$66.70
35	\$7.00	\$10.50	\$14.00	\$17.50	\$21.01	\$35.01	\$52.52	\$70.03
36	\$7.35	\$11.03	\$14.70	\$18.38	\$22.06	\$36.76	\$55.15	\$73.53
37	\$7.72	\$11.58	\$15.44	\$19.31	\$23.17	\$38.62	\$57.93	\$77.24
38	\$8.11	\$12.16	\$16.22	\$20.28	\$24.33	\$40.56	\$60.84	\$81.12
39	\$8.51	\$12.77	\$17.03	\$21.29	\$25.54	\$42.58	\$63.87	\$85.16
40	\$8.94	\$13.41	\$17.88	\$22.35	\$26.82	\$44.70	\$67.05	\$89.41
41	\$9.38	\$14.08	\$18.77	\$23.46	\$28.16	\$46.93	\$70.40	\$93.87
42	\$9.85	\$14.78	\$19.70	\$24.63	\$29.56	\$49.26	\$73.90	\$98.53
43	\$10.32	\$15.49	\$20.65	\$25.82	\$30.98	\$51.64	\$77.46	\$103.28
44	\$10.81	\$16.22	\$21.63	\$27.04	\$32.44	\$54.08	\$81.12	\$108.16
45	\$11.32	\$16.99	\$22.65	\$28.32	\$33.98	\$56.64	\$84.96	\$113.28
46	\$11.88	\$17.83	\$23.77	\$29.71	\$35.66	\$59.43	\$89.15	\$118.87
47	\$12.50	\$18.75	\$25.00	\$31.25	\$37.51	\$62.51	\$93.77	\$125.03
48	\$13.17	\$19.76	\$26.34	\$32.93	\$39.52	\$65.87	\$98.80	\$131.74
49	\$13.89	\$20.83	\$27.78	\$34.72	\$41.67	\$69.45	\$104.18	\$138.91
50	\$14.65	\$21.98	\$29.31	\$36.64	\$43.97	\$73.28	\$109.93	\$146.57
51	\$15.49	\$23.23	\$30.98	\$38.72	\$46.47	\$77.45	\$116.18	\$154.91
52	\$16.39	\$24.59	\$32.79	\$40.99	\$49.19	\$81.99	\$122.99	\$163.99
53	\$17.37	\$26.05	\$34.74	\$43.42	\$52.11	\$86.85	\$130.27	\$173.70
54	\$18.39	\$27.59	\$36.79	\$45.99	\$55.19	\$91.99	\$137.99	\$183.99
55	\$19.49	\$29.24	\$38.99	\$48.74	\$58.49	\$97.49	\$146.24	\$194.99
56	\$20.69	\$31.04	\$41.39	\$51.73	\$62.08	\$103.47	\$155.21	\$206.95
57	\$22.00	\$33.00	\$44.00	\$55.00	\$66.00	\$110.01	\$165.02	\$220.03
58	\$23.39	\$35.09	\$46.78	\$58.48	\$70.18	\$116.97	\$175.46	\$233.94
59	\$24.86	\$37.29	\$49.73	\$62.16	\$74.59	\$124.32	\$186.49	\$248.65

225146

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

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Group Whole Life Semi-Monthly Premiums - Michigan

Forms G L1913/G L1913C

Employee, Tobacco

Guaranteed issue benefit maximum is \$50,000 for issue ages 18-60 and \$15,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting.

Issue Age	Benefit Amounts							
	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$50,000	\$75,000	\$100,000
60	\$26.44	\$39.66	\$52.88	\$66.11	\$79.33	\$132.22	\$198.33	\$264.44
61	\$28.17	\$42.26	\$56.34	\$70.43	\$84.52	n/a	n/a	n/a
62	\$30.09	\$45.14	\$60.18	\$75.23	\$90.28	n/a	n/a	n/a
63	\$32.16	\$48.24	\$64.32	\$80.40	\$96.48	n/a	n/a	n/a
64	\$34.34	\$51.52	\$68.69	\$85.87	\$103.04	n/a	n/a	n/a
65	\$36.71	\$55.07	\$73.43	\$91.79	\$110.15	n/a	n/a	n/a
66	\$39.34	\$59.01	\$78.68	\$98.35	\$118.02	n/a	n/a	n/a
67	\$42.28	\$63.42	\$84.56	\$105.70	\$126.84	n/a	n/a	n/a
68	\$45.50	\$68.25	\$91.01	\$113.76	\$136.51	n/a	n/a	n/a
69	\$48.96	\$73.45	\$97.93	\$122.42	\$146.90	n/a	n/a	n/a
70	\$52.72	\$79.08	\$105.44	\$131.80	\$158.16	n/a	n/a	n/a
71	\$56.81	\$85.22	\$113.63	\$142.04	\$170.45	n/a	n/a	n/a
72	\$61.29	\$91.94	\$122.59	\$153.24	\$183.89	n/a	n/a	n/a
73	\$65.90	\$98.85	\$131.81	\$164.76	\$197.71	n/a	n/a	n/a
74	\$70.60	\$105.91	\$141.21	\$176.52	\$211.82	n/a	n/a	n/a
75	\$75.79	\$113.69	\$151.59	\$189.49	\$227.39	n/a	n/a	n/a
76	\$81.85	\$122.78	\$163.71	\$204.64	\$245.57	n/a	n/a	n/a
77	\$89.18	\$133.78	\$178.37	\$222.97	\$267.56	n/a	n/a	n/a
78	\$97.49	\$146.24	\$194.99	\$243.74	\$292.48	n/a	n/a	n/a
79	\$106.52	\$159.78	\$213.04	\$266.30	\$319.56	n/a	n/a	n/a
80	\$116.69	\$175.04	\$233.39	\$291.73	\$350.08	n/a	n/a	n/a
81	\$128.44	\$192.67	\$256.89	\$321.12	\$385.34	n/a	n/a	n/a
82	\$142.21	\$213.32	\$284.43	\$355.53	\$426.64	n/a	n/a	n/a
83	\$157.64	\$236.46	\$315.28	\$394.10	\$472.93	n/a	n/a	n/a
84	\$174.44	\$261.67	\$348.89	\$436.11	\$523.34	n/a	n/a	n/a
85	\$193.15	\$289.72	\$386.30	\$482.87	\$579.45	n/a	n/a	n/a
86	\$214.27	\$321.41	\$428.54	\$535.68	\$642.82	n/a	n/a	n/a
87	\$238.35	\$357.52	\$476.70	\$595.88	\$715.05	n/a	n/a	n/a
88	\$266.41	\$399.62	\$532.83	\$666.04	\$799.25	n/a	n/a	n/a
89	\$298.12	\$447.18	\$596.25	\$745.31	\$894.37	n/a	n/a	n/a
90	\$331.91	\$497.86	\$663.82	\$829.77	\$995.73	n/a	n/a	n/a

225146

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

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Group Whole Life Semi-Monthly Premiums - Michigan

Forms G L1913/G L1913C

Spouse, Non-Tobacco

All benefit amounts are subject to underwriting. Spouse benefit amount may not exceed the employee's benefit amount.

Issue Age	Benefit Amounts						
	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18	\$2.51	\$3.77	\$5.03	\$6.29	\$7.54	\$10.06	\$12.58
19	\$2.59	\$3.89	\$5.19	\$6.48	\$7.78	\$10.38	\$12.97
20	\$2.68	\$4.03	\$5.37	\$6.71	\$8.06	\$10.74	\$13.43
21	\$2.79	\$4.19	\$5.59	\$6.98	\$8.38	\$11.18	\$13.97
22	\$2.91	\$4.37	\$5.83	\$7.29	\$8.74	\$11.66	\$14.58
23	\$3.02	\$4.53	\$6.04	\$7.56	\$9.07	\$12.09	\$15.12
24	\$3.14	\$4.71	\$6.28	\$7.85	\$9.42	\$12.56	\$15.70
25	\$3.26	\$4.89	\$6.53	\$8.16	\$9.79	\$13.06	\$16.33
26	\$3.39	\$5.09	\$6.79	\$8.49	\$10.19	\$13.59	\$16.99
27	\$3.54	\$5.31	\$7.08	\$8.85	\$10.62	\$14.16	\$17.70
28	\$3.68	\$5.53	\$7.37	\$9.21	\$11.06	\$14.74	\$18.43
29	\$3.84	\$5.76	\$7.68	\$9.60	\$11.52	\$15.36	\$19.20
30	\$4.00	\$6.00	\$8.00	\$10.01	\$12.01	\$16.01	\$20.02
31	\$4.17	\$6.26	\$8.34	\$10.43	\$12.52	\$16.69	\$20.87
32	\$4.36	\$6.54	\$8.72	\$10.90	\$13.08	\$17.44	\$21.81
33	\$4.56	\$6.84	\$9.12	\$11.40	\$13.68	\$18.24	\$22.81
34	\$4.77	\$7.16	\$9.55	\$11.94	\$14.33	\$19.11	\$23.89
35	\$5.00	\$7.50	\$10.00	\$12.50	\$15.01	\$20.01	\$25.01
36	\$5.24	\$7.86	\$10.48	\$13.10	\$15.72	\$20.96	\$26.20
37	\$5.48	\$8.23	\$10.97	\$13.71	\$16.46	\$21.94	\$27.43
38	\$5.74	\$8.61	\$11.48	\$14.35	\$17.22	\$22.96	\$28.70
39	\$6.00	\$9.00	\$12.00	\$15.00	\$18.01	\$24.01	\$30.01
40	\$6.27	\$9.41	\$12.54	\$15.68	\$18.82	\$25.09	\$31.37
41	\$6.56	\$9.84	\$13.12	\$16.40	\$19.68	\$26.24	\$32.81
42	\$6.85	\$10.28	\$13.71	\$17.14	\$20.57	\$27.43	\$34.29
43	\$7.15	\$10.73	\$14.31	\$17.89	\$21.47	\$28.63	\$35.79
44	\$7.46	\$11.19	\$14.93	\$18.66	\$22.39	\$29.86	\$37.33
45	\$7.78	\$11.68	\$15.57	\$19.46	\$23.36	\$31.14	\$38.93

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Group Whole Life Semi-Monthly Premiums - Michigan

Forms G L1913/G L1913C

Spouse, Non-Tobacco

All benefit amounts are subject to underwriting. Spouse benefit amount may not exceed the employee's benefit amount.

Issue Age	Benefit Amounts						
	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
46	\$8.13	\$12.20	\$16.27	\$20.34	\$24.41	\$32.54	\$40.68
47	\$8.52	\$12.79	\$17.05	\$21.32	\$25.58	\$34.11	\$42.64
48	\$8.96	\$13.44	\$17.92	\$22.40	\$26.88	\$35.84	\$44.81
49	\$9.42	\$14.13	\$18.84	\$23.56	\$28.27	\$37.69	\$47.12
50	\$9.92	\$14.88	\$19.84	\$24.80	\$29.76	\$39.68	\$49.60
51	\$10.45	\$15.68	\$20.91	\$26.14	\$31.37	\$41.83	\$52.28
52	\$11.03	\$16.55	\$22.07	\$27.59	\$33.11	\$44.14	\$55.18
53	\$11.65	\$17.48	\$23.30	\$29.13	\$34.96	\$46.61	\$58.26
54	\$12.30	\$18.45	\$24.60	\$30.75	\$36.91	\$49.21	\$61.51
55	\$12.99	\$19.49	\$25.99	\$32.48	\$38.98	\$51.98	\$64.97
56	\$13.74	\$20.61	\$27.48	\$34.35	\$41.22	\$54.96	\$68.70
57	\$14.54	\$21.82	\$29.09	\$36.37	\$43.64	\$58.19	\$72.74
58	\$15.41	\$23.12	\$30.83	\$38.54	\$46.24	\$61.66	\$77.08
59	\$16.33	\$24.49	\$32.66	\$40.83	\$48.99	\$65.33	\$81.66
60	\$17.30	\$25.96	\$34.61	\$43.26	\$51.92	\$69.23	\$86.53
61	\$18.34	\$27.51	\$36.68	\$45.85	\$55.02	\$73.36	\$91.70
62	\$19.44	\$29.16	\$38.89	\$48.61	\$58.33	\$77.78	\$97.22
63	\$20.54	\$30.82	\$41.09	\$51.37	\$61.64	\$82.19	\$102.74
64	\$21.64	\$32.46	\$43.28	\$54.11	\$64.93	\$86.57	\$108.22
65	\$22.84	\$34.26	\$45.68	\$57.10	\$68.52	\$91.36	\$114.20
66	\$24.23	\$36.35	\$48.47	\$60.59	\$72.70	\$96.94	\$121.18
67	\$25.92	\$38.88	\$51.84	\$64.80	\$77.77	\$103.69	\$129.61
68	\$27.88	\$41.82	\$55.77	\$69.71	\$83.65	\$111.54	\$139.43
69	\$30.04	\$45.07	\$60.09	\$75.12	\$90.14	\$120.19	\$150.24
70	\$32.45	\$48.68	\$64.91	\$81.14	\$97.37	\$129.82	\$162.28

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Group Whole Life Semi-Monthly Premiums - Michigan

Forms G L1913/G L1913C

Spouse, Tobacco

All benefit amounts are subject to underwriting. Spouse benefit amount may not exceed the employee's benefit amount.

Issue Age	Benefit Amounts						
	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18	\$3.38	\$5.08	\$6.77	\$8.46	\$10.16	\$13.54	\$16.93
19	\$3.49	\$5.24	\$6.99	\$8.74	\$10.49	\$13.99	\$17.49
20	\$3.63	\$5.45	\$7.27	\$9.09	\$10.91	\$14.54	\$18.18
21	\$3.79	\$5.68	\$7.58	\$9.47	\$11.37	\$15.16	\$18.95
22	\$3.96	\$5.94	\$7.93	\$9.91	\$11.89	\$15.86	\$19.83
23	\$4.12	\$6.18	\$8.24	\$10.30	\$12.36	\$16.48	\$20.60
24	\$4.29	\$6.43	\$8.58	\$10.72	\$12.87	\$17.16	\$21.45
25	\$4.47	\$6.71	\$8.94	\$11.18	\$13.42	\$17.89	\$22.37
26	\$4.67	\$7.00	\$9.34	\$11.67	\$14.01	\$18.68	\$23.35
27	\$4.87	\$7.31	\$9.74	\$12.18	\$14.62	\$19.49	\$24.37
28	\$5.08	\$7.63	\$10.17	\$12.71	\$15.26	\$20.34	\$25.43
29	\$5.30	\$7.96	\$10.61	\$13.27	\$15.92	\$21.23	\$26.54
30	\$5.54	\$8.31	\$11.08	\$13.85	\$16.62	\$22.16	\$27.70
31	\$5.79	\$8.68	\$11.58	\$14.47	\$17.37	\$23.16	\$28.95
32	\$6.06	\$9.09	\$12.12	\$15.15	\$18.18	\$24.24	\$30.31
33	\$6.35	\$9.53	\$12.71	\$15.89	\$19.07	\$25.43	\$31.79
34	\$6.67	\$10.00	\$13.34	\$16.67	\$20.01	\$26.68	\$33.35
35	\$7.00	\$10.50	\$14.00	\$17.50	\$21.01	\$28.01	\$35.01
36	\$7.35	\$11.03	\$14.70	\$18.38	\$22.06	\$29.41	\$36.76
37	\$7.72	\$11.58	\$15.44	\$19.31	\$23.17	\$30.89	\$38.62
38	\$8.11	\$12.16	\$16.22	\$20.28	\$24.33	\$32.44	\$40.56
39	\$8.51	\$12.77	\$17.03	\$21.29	\$25.54	\$34.06	\$42.58
40	\$8.94	\$13.41	\$17.88	\$22.35	\$26.82	\$35.76	\$44.70
41	\$9.38	\$14.08	\$18.77	\$23.46	\$28.16	\$37.54	\$46.93
42	\$9.85	\$14.78	\$19.70	\$24.63	\$29.56	\$39.41	\$49.26
43	\$10.32	\$15.49	\$20.65	\$25.82	\$30.98	\$41.31	\$51.64
44	\$10.81	\$16.22	\$21.63	\$27.04	\$32.44	\$43.26	\$54.08
45	\$11.32	\$16.99	\$22.65	\$28.32	\$33.98	\$45.31	\$56.64

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Group Whole Life Semi-Monthly Premiums - Michigan

Forms G L1913/G L1913C

Spouse, Tobacco

All benefit amounts are subject to underwriting. Spouse benefit amount may not exceed the employee's benefit amount.

Issue Age	Benefit Amounts						
	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
46	\$11.88	\$17.83	\$23.77	\$29.71	\$35.66	\$47.54	\$59.43
47	\$12.50	\$18.75	\$25.00	\$31.25	\$37.51	\$50.01	\$62.51
48	\$13.17	\$19.76	\$26.34	\$32.93	\$39.52	\$52.69	\$65.87
49	\$13.89	\$20.83	\$27.78	\$34.72	\$41.67	\$55.56	\$69.45
50	\$14.65	\$21.98	\$29.31	\$36.64	\$43.97	\$58.63	\$73.28
51	\$15.49	\$23.23	\$30.98	\$38.72	\$46.47	\$61.96	\$77.45
52	\$16.39	\$24.59	\$32.79	\$40.99	\$49.19	\$65.59	\$81.99
53	\$17.37	\$26.05	\$34.74	\$43.42	\$52.11	\$69.48	\$86.85
54	\$18.39	\$27.59	\$36.79	\$45.99	\$55.19	\$73.59	\$91.99
55	\$19.49	\$29.24	\$38.99	\$48.74	\$58.49	\$77.99	\$97.49
56	\$20.69	\$31.04	\$41.39	\$51.73	\$62.08	\$82.78	\$103.47
57	\$22.00	\$33.00	\$44.00	\$55.00	\$66.00	\$88.01	\$110.01
58	\$23.39	\$35.09	\$46.78	\$58.48	\$70.18	\$93.57	\$116.97
59	\$24.86	\$37.29	\$49.73	\$62.16	\$74.59	\$99.46	\$124.32
60	\$26.44	\$39.66	\$52.88	\$66.11	\$79.33	\$105.77	\$132.22
61	\$28.17	\$42.26	\$56.34	\$70.43	\$84.52	\$112.69	\$140.86
62	\$30.09	\$45.14	\$60.18	\$75.23	\$90.28	\$120.37	\$150.47
63	\$32.16	\$48.24	\$64.32	\$80.40	\$96.48	\$128.64	\$160.80
64	\$34.34	\$51.52	\$68.69	\$85.87	\$103.04	\$137.39	\$171.74
65	\$36.71	\$55.07	\$73.43	\$91.79	\$110.15	\$146.87	\$183.59
66	\$39.34	\$59.01	\$78.68	\$98.35	\$118.02	\$157.36	\$196.70
67	\$42.28	\$63.42	\$84.56	\$105.70	\$126.84	\$169.12	\$211.40
68	\$45.50	\$68.25	\$91.01	\$113.76	\$136.51	\$182.02	\$227.53
69	\$48.96	\$73.45	\$97.93	\$122.42	\$146.90	\$195.87	\$244.84
70	\$52.72	\$79.08	\$105.44	\$131.80	\$158.16	\$210.89	\$263.61

225146

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Group Whole Life Semi-Monthly Premiums - Michigan

Forms G L1913/G L1913C

Child, UniSmoke

All benefit amounts are subject to underwriting. Child benefit amount may not exceed the employee's benefit amount.

Issue		Benefit Amounts					
Age	\$5,000	\$10,000					
0	\$0.76	\$1.52					
1	\$0.78	\$1.57					
2	\$0.81	\$1.62					
3	\$0.83	\$1.67					
4	\$0.85	\$1.71					
5	\$0.88	\$1.76					
6	\$0.91	\$1.83					
7	\$0.95	\$1.90					
8	\$0.99	\$1.98					
9	\$1.02	\$2.05					
10	\$1.06	\$2.12					
11	\$1.11	\$2.22					
12	\$1.16	\$2.33					
13	\$1.21	\$2.43					
14	\$1.25	\$2.51					
15	\$1.25	\$2.51					
16	\$1.25	\$2.51					
17	\$1.25	\$2.51					
18	\$1.34	\$2.69					
19	\$1.38	\$2.77					
20	\$1.43	\$2.87					
21	\$1.49	\$2.99					
22	\$1.56	\$3.12					
23	\$1.62	\$3.24					
24	\$1.68	\$3.37					
25	\$1.75	\$3.50					

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Group Whole Life Semi-Monthly Premiums - Michigan

Forms G L1913/G L1913C

Child, UniSmoke

All benefit amounts are subject to underwriting. Child benefit amount may not exceed the employee's benefit amount.

Issue		Benefit Amounts					
Age	\$5,000	\$10,000					
0	\$0.76	\$1.52					
1	\$0.78	\$1.57					
2	\$0.81	\$1.62					
3	\$0.83	\$1.67					
4	\$0.85	\$1.71					
5	\$0.88	\$1.76					
6	\$0.91	\$1.83					
7	\$0.95	\$1.90					
8	\$0.99	\$1.98					
9	\$1.02	\$2.05					
10	\$1.06	\$2.12					
11	\$1.11	\$2.22					
12	\$1.16	\$2.33					
13	\$1.21	\$2.43					
14	\$1.25	\$2.51					
15	\$1.25	\$2.51					
16	\$1.25	\$2.51					
17	\$1.25	\$2.51					
18	\$1.34	\$2.69					
19	\$1.38	\$2.77					
20	\$1.43	\$2.87					
21	\$1.49	\$2.99					
22	\$1.56	\$3.12					
23	\$1.62	\$3.24					
24	\$1.68	\$3.37					
25	\$1.75	\$3.50					

Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

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Group Whole Life

Forms G L1913/G L1913C

Limitations, Conditions and Exclusions

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

Limitations - Availability of this product, and its benefits and premiums as presented, is subject to the approval of Assurity. Product availability, features and rates may vary by state. All benefits, premiums, conditions, exclusions and limitations are governed by the actual contract as provided by Assurity, not this proposal.

Suicide - If an Insured Person dies by suicide within two years of the issue date or last reinstatement date, Assurity's liability is limited to a refund of premiums paid for coverage provided for that Insured Person, less any Loan Balance and less benefits paid under this Certificate or any riders.

Coverage Conditions

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.

Termination - Whole life insurance coverage will terminate the earliest of the following: the date policy terminates for any reason (portability available); the date employee is no longer an employee (portability available); when premiums are not paid by the end of the grace period; the anniversary after the Insured Person's 121st birthday (the expiration date listed on the schedule); the date Assurity receives written notice to terminate unless the notice specifies a later date; or upon the Insured Person's Death. Coverage provided by rider subject to different termination provision - see rider language for details.

Exclusions for Accelerated Death Benefit for Chronic Illness Rider

Assurity will not pay benefits under the Accelerated Death Benefit for Chronic Illness Rider for Chronic Illnesses that are caused by or are the result of the Insured Person(s):

- being exposed to war or any act of war, declared or undeclared;
- being addicted to drugs or suffering from alcoholism;
- committing or attempting to commit a felony;
- intentionally self-inflicting an injury; or
- attempting to commit suicide, while sane or insane.

225146

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We are never more than one call away.



Customer Service
800-276-7619, Ext. 4210
7:30am - 5:00pm CST



Email
claimsinfo@assurity.com



Claims
800-869-0355, Ext. 4484



Assurity
P.O. Box 82533
Lincoln, NE 68501-2533



Policy Services
800-869-0355, Ext. 4279
FAX: 888-255-2060



Connect Online
assurity.com
linkedin.com/company/assurity-life

Helping people through difficult times

As a mutual organization, Assurity was founded on the simple concept of people coming together to support each other in moments of need. We continue our mission of helping people through difficult times by providing affordable insurance protection that is easy to understand and buy. Our financial stability has stood the test of time. It shows our commitment to be there when our customers need us. Owned by our policyholders, we conduct our business to serve only their best interests. Whether paying benefits, offering service with a human touch, giving back to our community, or practicing sustainable habits that provide for our planet, we embrace our capacity to improve lives. We all share in the future we create, and Assurity believes in using our business as a force for good.



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NOT AVAILABLE IN NEW YORK.

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.