Assurity

Voluntary Insurance Partners Presents

The Blueprint of Protection

The Assurity Lump Sum Critical Illness Plan: Maximum Benefit. Minimum Friction.

Form G H1715/G H1715C | Platinum Underwriting Series

The Platinum Advantage

Cutting Out the Fat

Traditional CI plans are bloated with confusing riders and complex rate tables. This plan is engineered strictly around the events that matter most to financial survival.

Direct Cash Injection

A lump-sum benefit paid directly to the employee, bypassing health insurance deductibles to cover real-world out-of-pocket expenses immediately upon diagnosis.

Unprecedented Underwriting

Backed by a Platinum Blanket Offer and a Special Endorsement that fundamentally rewrites standard industry access rules.

The Anatomy of a Better Plan

	Typical CI Plan	VIP Assurity CI Plan
Choice Architecture	Complex, overwhelming coverage calculations.	**Simplified, high-impact tiers:** $10,000, $20,000, or $30,000.
Underwriting	Extensive health questions and physical exams.	**Guaranteed Issue (GI)** up to **$30,000** for employees. No medical exams.
Pre-Existing Conditions	Standard 12-month waiting period across the board.	**Special Endorsement Waiver** for initial enrollments and new hires.
Pricing Structure	Age-stepped, monthly rate sheets.	**Blended, predictable WEEKLY** rates.

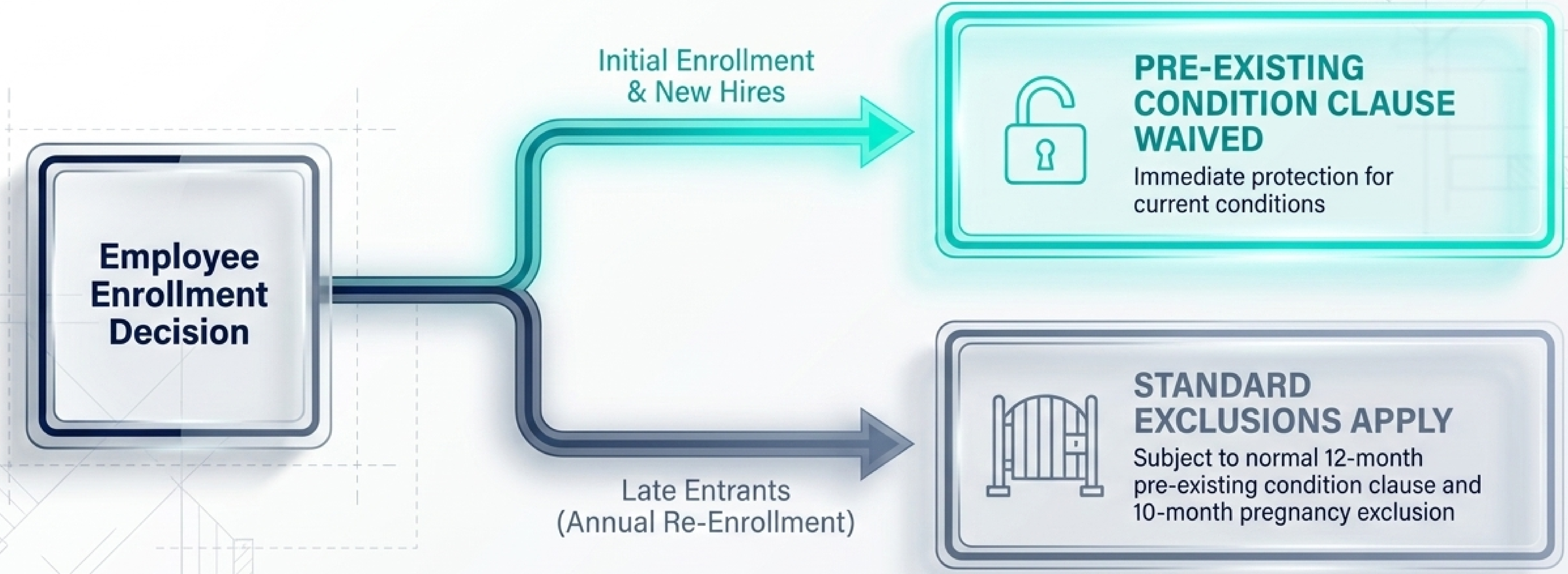
The Value Engine

Guaranteed Issue up to $30k + Simplified Benefit Tiers + Blended Weekly Rates X Pre-Ex Waiver Endorsement =

MAXIMUM BALANCE OF BENEFIT VS. PREMIUM COST

The multiplier effect of combining guaranteed access with a pre-existing condition waiver creates an unparalleled enrollment opportunity for benefit-eligible W-2 employees (20+ hrs/wk).

The Special Endorsement: Pre-Ex Logic Flow



The Platinum Underwriting Blueprint

Employee Access

Guaranteed Issue up to $30,000.
No medical exams.
No health questions.

(Note: Benefits over GI amount require Simplified Issue).

Dependent Access

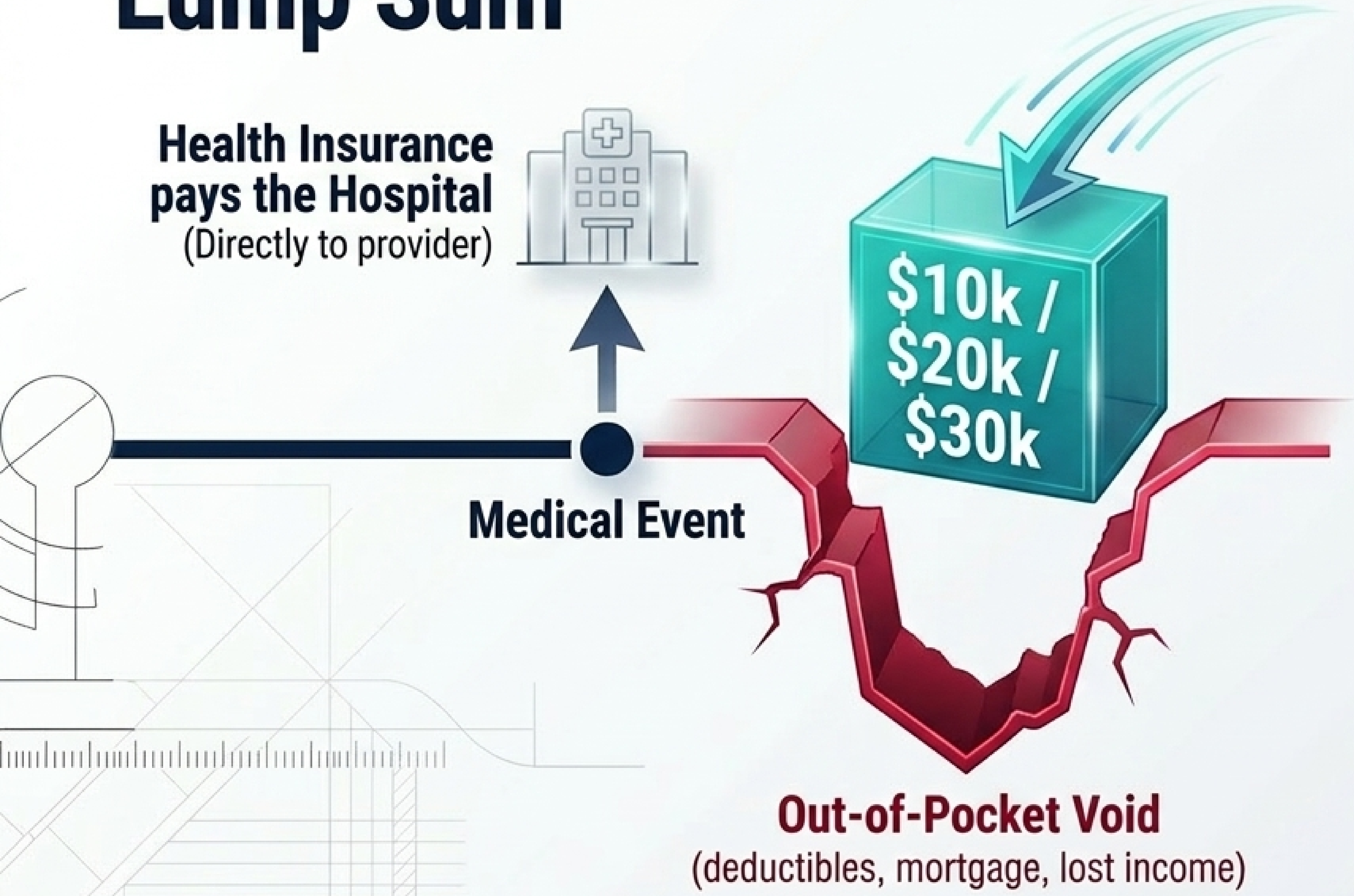
Spouse: GI up to 50% of employee amount (Max $15,000).

Child: GI up to 25% of employee amount (Max $7,500).

Group Parameters

- Valid for groups size 3-250.
- Groups 3-99: Minimum 2 applications.
- Groups 100-250: Minimum 5 applications.

The Mechanics of a Lump Sum



Direct to You: Cash is paid directly to the insured, not the medical provider.

Unrestricted: Funds can be used for deductibles, travel, mortgage, or experimental treatments.

Portable: Coverage continues even if you retire or change jobs (premium payment required).

Core Coverage Architecture

100% Core Systemic

- Heart Attack
- Stroke
- Kidney (Renal) Failure
- Major Organ Transplant

100% Neurological & Other

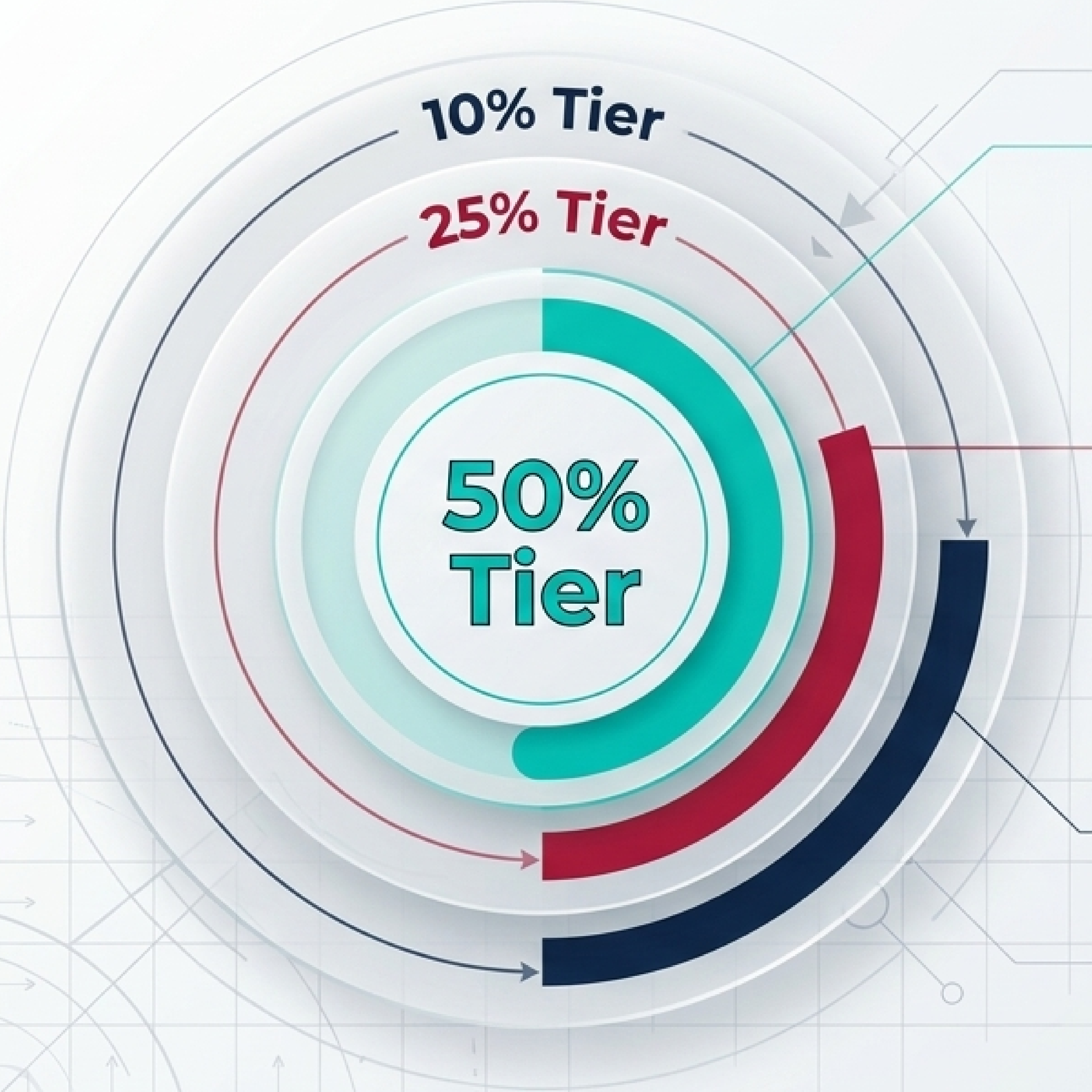
- Advanced Alzheimer’s Disease
- Advanced Parkinson’s Disease
- Benign Brain Tumor
- Coma
- Paralysis
- Loss of Sight / Speech / Hearing
- Occupational HIV

The Cancer Tiers

- **Invasive Cancer** (30-day wait) 100%
- **Non-Invasive Cancer** (30-day wait) 25%
- **Skin Cancer** (30-day wait) $250 / calendar year

NotebookLM

The Cardiopulmonary Rider



Open Heart Category

- Mitral Valve Replacement or Repair
- Aortic Valve Replacement or Repair
- Surgical Treatment of Abdominal Aortic Aneurysm

Pulmonary Category

- Pulmonary Embolism
- Idiopathic Pulmonary Fibrosis

Invasive Procedure Category

- AngioJet Clot Busting
- Atherectomy
- Stent Implementation
- Cardiac Catheterization
- Automatic Implantable Cardioverter Defibrillator (AICD)
- Pacemaker Placement
- Valvuloplasty

Built-In Structural Safeguards

Additional Diagnosis Benefit

Pays out again for different critical illnesses. Must be 30 days apart, not caused by previous illness. Cancer requires complete remission prior to new diagnosis.

Reoccurrence Diagnosis Benefit

Pays out a second time for the same critical illness (one per lifetime). Must be symptom- and treatment-free for 12 consecutive months. Cancer requires complete remission.

Waiver of Premium Benefit

Total protection when you need it most. Assurity waives the coverage premium after 90 consecutive days of total disability caused by a covered critical illness.

Simplified Architecture: Weekly Blended Rates

ALL RATES SHOWN ARE WEEKLY.

Issue Age	$10,000	$20,000	$30,000
25-29	$0.95	$1.87	$2.81
40-44	$2.64	$5.23	$7.83
55-59	$7.89	$15.63	$23.38

Employee Only rates shown above. Dependent pricing is seamlessly integrated into full tables.
Spouse benefit is 50% of employee; Child benefit is 25%.

Demystifying the Terminology

Pre-Existing Condition

A sickness or physical condition for which, during the 12 months before the issue date, the insured had symptoms, sought diagnosis/care, or took prescribed medication.

(Note: Waived for initial enrollees)

Blended Rates

A streamlined premium structure that stabilizes costs and simplifies the payroll deduction process for administrators.

Guaranteed Issue (GI)

Approval for coverage up to a specified limit ($30k for employees) without the need for medical exams, blood tests, or complex health questionnaires.

Excepted Benefits Policy

This policy provides a specific lump-sum cash benefit. It is not major medical insurance or a substitute for ACA minimum essential coverage.

Rapid-Fire Resolutions

Q: What happens if an employee leaves the company?

A: The plan is fully portable. Coverage continues as long as premiums are paid.

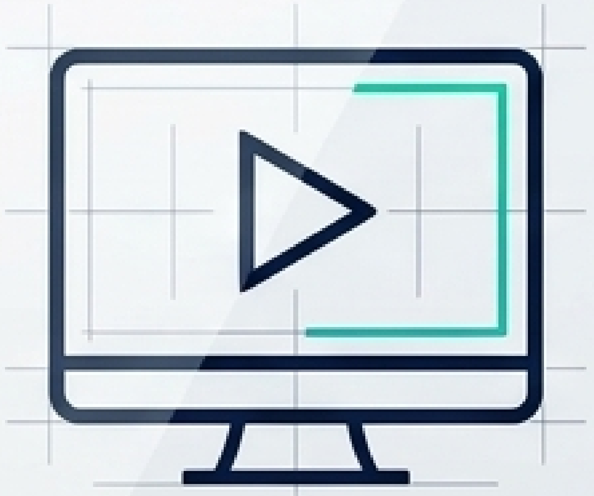
Q: Can an employee be paid twice if cancer returns?

A: Yes, via the Reoccurrence Benefit, provided they have been symptom- and treatment-free for 12 consecutive months and in complete remission.

Q: What if a late entrant wants to join during annual re-enrollment?

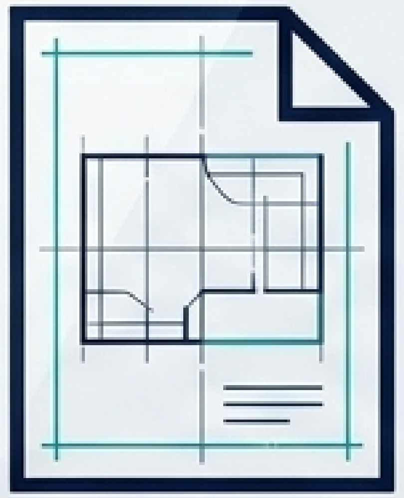
A: They are welcome to join, but unlike initial enrollees, they will be subject to the standard 12-month pre-existing condition clause and a 10-month pregnancy exclusion.

The Complete Communication Toolkit



Cinematic Video Overview

A high-end visual explainer designed for company intranets and open enrollment portals. Drives engagement and summarizes value in under 2 minutes.



The 1-Page Infographic

A distilled visual blueprint perfect for email blasts or desk-drops. Simplifies the $10k/$20k/$30k tier choice.

Deep-Dive Audio

A podcast-style audio overview designed for commuter learning. Perfect for employees who want to understand the details on their own time.

Dedicated Support Infrastructure

Assurity Infrastructure

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

Claims: **800-869-0355, Ext. 4484**

Email: **claimsinfo@assurity.com**

Headquarters: P.O. Box 82533, Lincoln, NE 68501

The Assurity Promise

We are never more than one call away.

Assurity is a mutual organization and a Certified B Corporation, using business as a force for good.

Certified B Corporation

Reach out to your Voluntary Insurance Partners (VIP) representative to activate the Platinum Offer.