Assurity®

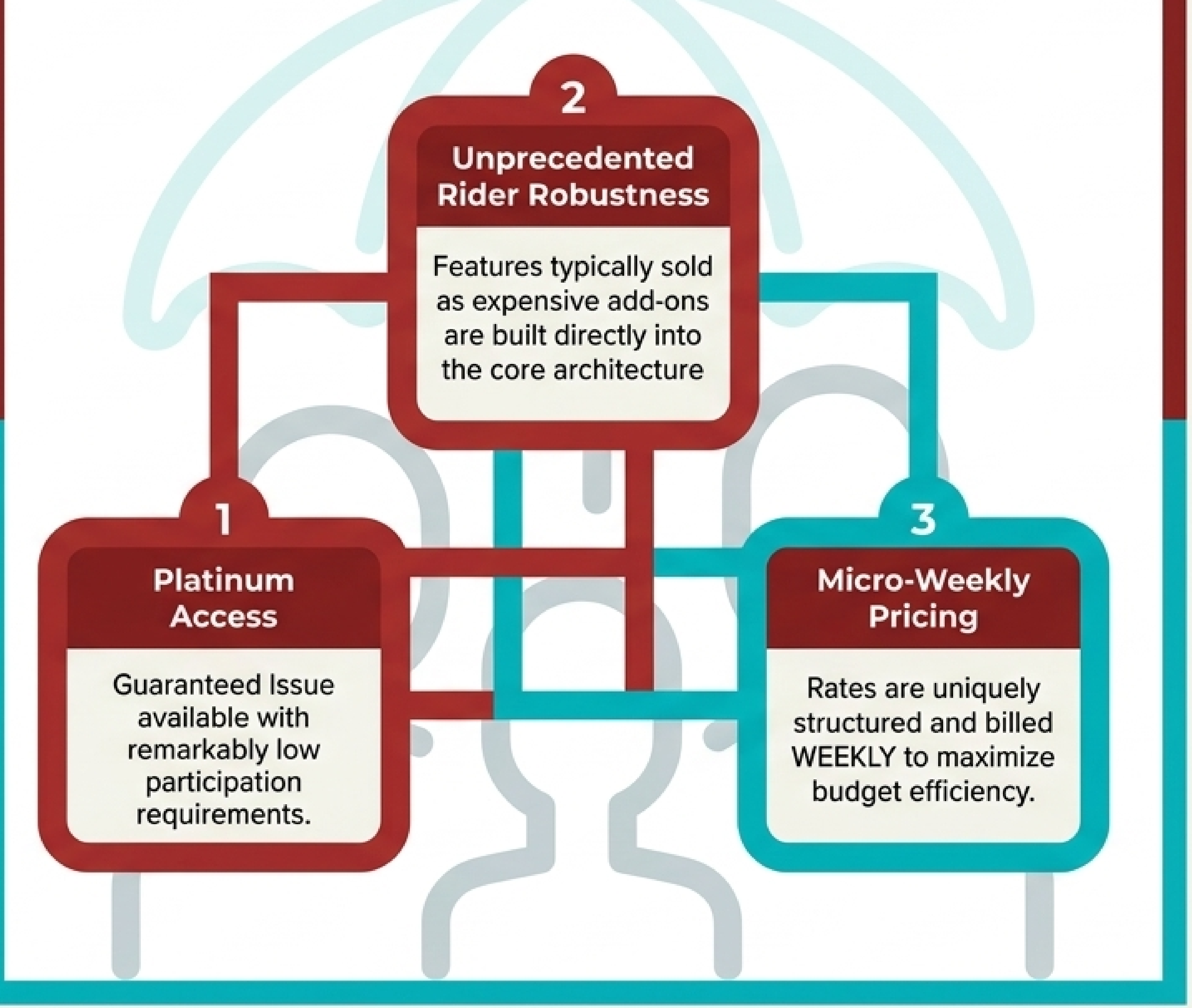
Voluntary Insurance Partners (VIP)

Unprecedented coverage robustness meets accessible weekly pricing.

Executive Summary

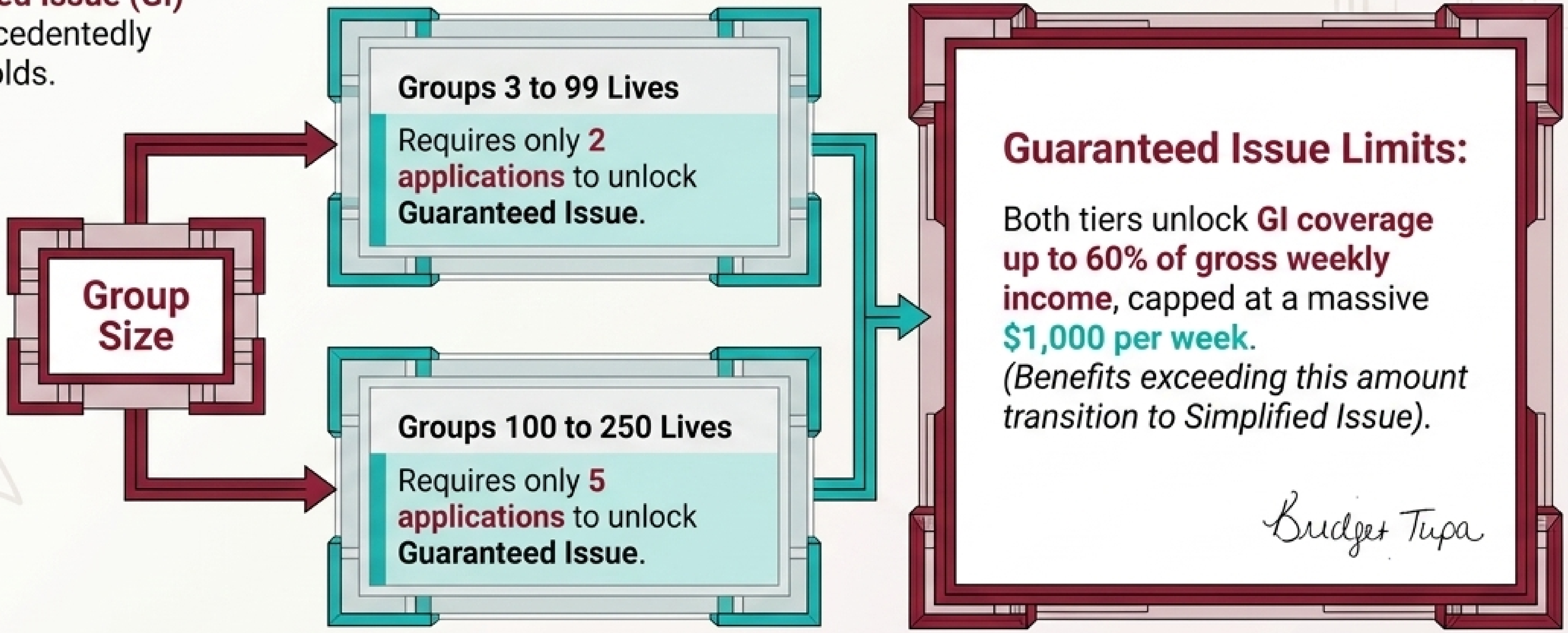
The VIP Assurity Group Short Term Disability Plan acts as a comprehensive financial canopy for your employees. By uniquely combining high-end, built-in riders with our exclusive Platinum Underwriting offer, we deliver catastrophic-level income protection for pennies on the dollar.

The Maximum Balance



Frictionless implementation through the **VIP Platinum** Underwriting Offer.

The VIP Platinum Service explicitly **eliminates** the standard enrollment hurdles for **W-2 employees** working **20+ hours per week,** offering **Guaranteed Issue (GI) underwriting** with unprecedentedly low participation thresholds.



Offer explicitly valid for groups enrolling prior to March 1, 2027.

The core architecture of your financial continuity plan.

Elimination Period

Flexible waiting periods before benefits trigger.

Choose between **0/7 days** or **0/14 days** for accident/sickness.

Weekly Benefit

Direct income replacement ranging from **$250 to $1,000** weekly (in $50 increments), up to a maximum of **60% of total weekly income**.

Duration

Choice of **13-week** or **26-week** maximum benefit periods.

Total vs. Partial

Total disability pays **full benefit** when unable to perform important duties.

Partial Disability pays **50% of the weekly benefit** for employees transitioning back to work part-time immediately following a period of paid total disability (with at least a **20% loss of income**).

The VIP Difference: A standard plan transformed by built-in robust riders.

Financial & Structural Continuity

- **Waiver of Premium:** Premiums are entirely waived after 30 days of total disability.
- **Recurrent Disability:** Seamlessly resumes benefits for a recurrent total disability after 30 days of active employment without triggering a new elimination period.

Specialized Medical Scenarios

- **Organ Donor:** Full benefits paid for disabilities resulting from organ or bone marrow donation surgeries.
- **Childbirth Coverage:** Explicit total disability coverage: 6 weeks for non-Caesarean; 8 weeks for Caesarean (reduced by elimination period).
- **Mental & Substance Care:** Treated identically to any sickness (subject to 52 or 104-week lifetime limits depending on base plan).

Catastrophic Safety Nets

- **Presumptive Disability:** Automatically waives the elimination period for permanent, irrevocable loss of speech, hearing, sight, or use of limbs.
- **Terminal Illness & Survivor Benefits**
- **Catastrophic Disability Lump Sums**

(See Next Slide for Deep Dive)

Deepening the safety net for severe life events

3x / 6x

Workplace Modification: Pays actual costs incurred to modify the workplace to help an employee return. Reimburses up to 3x the weekly benefit (max $3,000 for 13/26 wk plans) or 6x the weekly benefit (max $6,000 for 52/104 wk plans).

3x / 6x

Survivor & Terminal Illness: Pays a lump sum of 3x the weekly benefit (max $3,000) or 6x the weekly benefit (max $6,000) for employees diagnosed with a terminal illness (6 months life expectancy) or to a beneficiary upon the insured's death while receiving benefits.

6x / 13x

Catastrophic Disability: If an employee requires assistance with 2+ Activities of Daily Living for at least 30 days post-elimination period, a lump sum of 6x or 13x the weekly benefit is paid directly to them.

25x

Accidental Death: A massive lump sum benefit equal to 25 times the total disability weekly benefit if death occurs within 90 days of a covered accident.

Seamless Transition: We can waive pre-existing conditions on takeover.

The Transition Challenge

Standard STD plans enforce a strict 12/12 Pre-Existing Condition rule. If an employee received treatment or consultation for a condition 12 months prior to the issue date, they are typically excluded from coverage for the first 12 months of the new policy.

The VIP Solution

When taking over an existing disability plan from another carrier, VIP offers a Continuation of Coverage provision. We can explicitly waive the Pre-Existing condition exclusion for those employees who already had coverage under your previous plan.

The Cost Impact

Adding this powerful Continuation of Coverage benefit requires only a slight, highly worthwhile increase in premium costs, ensuring zero coverage gaps for your team.

The Premium Truth: Maximum benefits at micro-weekly costs.

These robust riders and guaranteed issue protections are not priced at a premium. Assurity's unique billing structure evaluates risk to offer unparalleled WEEKLY affordability.

WEEKLY

Age: 18-49 | Annual Income: $39,000

Secures a $450/week benefit
(13-week period, 0/7 elimination)

Cost: Just $7.55 per week.

Age: 18-49 | Annual Income: $86,750

Secures the maximum $1,000/week benefit
(13-week period, 0/7 elimination)

Cost: Just $16.80 per week.

High-end income protection costs less than a few cups of premium coffee per week.

Exploring the 13-Week Plan Affordability Matrix

Weekly premiums for a 13-Week maximum benefit duration, with a 0-day accident / 7-day sickness elimination period

	Ages 18-49	Ages 50-59
Weekly Benefit $300 (Income $26k)	$5.06/wk	$6.12/wk
Weekly Benefit $500 (Income $43k)	$8.40/wk	$10.19/wk
Weekly Benefit $750 (Income $65k)	$12.60/wk	$15.29/wk
Weekly Benefit $1,000 (Income $86k+)	$16.80/wk	$20.37/wk

Notice how the weekly cost scales linearly, keeping maximum protection highly affordable even at peak income brackets and older issue ages.

Exploring the 26-Week Extended Plan Affordability Matrix

Weekly premiums for a 26-Week maximum benefit duration, with a 0-day accident / 7-day sickness elimination period

	Ages 18-49	Ages 50-59
Weekly Benefit $300 (Income $26k)	$7.65/wk	$10.21/wk
Weekly Benefit $500 (Income $43k)	$12.75/wk	$17.01/wk
Weekly Benefit $750 (Income $65k)	$19.14/wk	$25.53/wk
Weekly Benefit $1,000 (Income $86k+)	$25.53/wk	$34.03/wk

Doubling the length of the financial safety net requires only nominal weekly premium adjustments.

Glossary of Key Plan Terminology

Total Disability

The insured is unable to perform the important duties of their own occupation due to injury or sickness, is not working at another job, and is requiring appropriate physician's care.

Guaranteed Issue (GI)

Under the VIP Platinum Offer, applicants within specified group sizes are approved for coverage up to $1,000/week without answering medical questions.

Partial Disability

The insured has returned to work part-time immediately following a period of paid total disability, but is still unable to perform all duties, resulting in an income loss of at least 20%.

Pre-Existing Condition

A physical condition or sickness for which the insured received medical consultation, diagnosis, advice, or treatment in the 12 months prior to the issue date. (Can be explicitly waived via Continuation of Coverage takeover)

Elimination Period

The specified waiting period of days before disability benefits become payable.

VIP Assurity Plan FAQ — Coverage & Claims

Q **Does this plan cover childbirth?**

Yes. The insured is considered totally disabled for 6 weeks for a non-Caesarean delivery or 8 weeks for a Caesarean delivery (the number of weekly benefits payable is reduced by the chosen elimination period).

Q **Are mental health and substance abuse issues covered?**

Yes. They are paid on the exact same basis as any other sickness. They are subject to the normal elimination period and a total lifetime disability weekly limit of either 52 weeks (on 13/26 wk plans) or 104 weeks (on 52/104 wk plans).

Q **What happens if I try to return to work but suffer a relapse?**

The plan includes a Recurrent Disability provision. If you suffer a recurrent total disability separated by 30 days of active employment, it is treated as a new maximum benefit period.

VIP Assurity Plan FAQ — Limitations & Exclusions

Is this considered minimum essential health coverage under the ACA?

No. This is an Excepted Benefits Policy. It provides coverage strictly for the limited disability income benefits specified, not major medical health coverage.

Are on-the-job injuries covered?

No. The plan explicitly excludes losses caused by injuries or sicknesses covered under Workers' Compensation, Employer's Liability laws, or similar mandates. It is off-the-job protection.

What are the standard exclusions?

Assurity will not pay benefits for disabilities arising from cosmetic/elective surgery, normal pregnancy (childbirth itself is covered as stated), self-inflicted injuries, active military service, committing a felony, or being intoxicated/under the influence of non-prescribed illegal substances.

We are never more than one call away.

Secure your VIP Platinum Offer and transition to comprehensive coverage today.

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

Claims & Policy
800-869-0355 | Email:
claimsinfo@assurity.com

Online
assurity.com

Certified B Corporation

Assurity is a mutual organization and a Certified B-Corporation, meaning we conduct our business to serve only the best interests of our policyholders.

Contact Voluntary Insurance Partners LLC today. Platinum Blanket Offer valid for groups enrolling prior to 3/1/2027.