

**Ask your agent about other insurance policies
from Assurity Life, including:**

- **Disability Income**
- **Life**
- **Critical Illness**
- **Annuities**
- **Long-Term Care**
- **Retirement Plans**

About the Company

Assurity Life Insurance Company's origins are rooted in a century-long legacy of providing long-term security to policyholders that has earned generations of customers' confidence and trust.

Assurity Life serves customers across the nation, offering disability income, hospital indemnity, critical illness, long-term care and life insurance, annuities and specialty insurance plans through our representatives, worksite distribution and direct mail. Pension and investment management services are available through Assurity Advisors® Inc., a subsidiary of Assurity Life.

With assets exceeding \$2 billion, Assurity Life has built a reputation for "best in class" service and sound, conservative business practices with a disciplined approach to financial management. Headquartered in Lincoln, Neb., Assurity Life has earned a high rating from A.M. Best Company, one of the insurance industry's leading independent analysts. For more information about this rating, please visit www.ambest.com or www.assurity.com.

We're proud of our history of integrity, financial accountability...and helping people through difficult times.



DefinedMED Hospital Indemnity Insurance benefits and riders provide limited benefits, and are not intended to pay all medical costs.

Policy availability, features and rates may vary by state.

FOR INFORMATION ONLY. This is not a contract, an outline of coverage or an offer to purchase or sell. Benefits are subject to policy terms, conditions and limitations. A complete description of benefits is contained in the policy. Ask your representative to show you the policy for full details, or contact Assurity Life.

Policy Form No. IH0750.

15-245-02271 (6/08)



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DefinedMED BASIC Hospital Indemnity Insurance Policy



AssurityBalance®



DefinedMED BASIC Hospital Indemnity Insurance



Hospital Indemnity – The Key to Inpatient Protection

Few of us look forward to a hospital stay, but inevitably hospitalization happens in most families. Being admitted to the hospital for a scheduled surgery, a heart problem, a lingering illness or an accident is trauma enough. No one wants to lie in a hospital bed or sit in the waiting room worrying about how the bill is going to be paid.

Many Individuals Find Major Medical Plans Cost-Prohibitive

Millions of working Americans have no health benefits. Some people have no coverage because of the high premium cost and others because of pre-existing conditions that prevent them from qualifying for benefits. For many individuals, *DefinedMED* represents a chance to obtain an affordable yet solid benefit package featuring both inpatient and outpatient benefits. It does, however, include a pre-existing condition limitation on the payment of benefits.¹



How Big is the Gap in Your Current Health Insurance?

In the last decade, hospital costs and medical expenses have gone through the roof. At the same time, modern plan designs often feature high deductibles, co-payments and co-insurance percentages that cost individuals thousands of dollars out-of-pocket, even for relatively minor procedures. Most people do not keep enough cash on hand to cover these expenses without feeling some financial strain.

DefinedMED BASIC Health Insurance Can Help

Whether individuals cannot afford health insurance or have expensive gaps in their current health coverage, Assurity Life Insurance Company's *DefinedMED* BASIC is a valuable plan to help meet their needs.

Average Length of a Hospital Stay in 2004²

| AGE/GENDER | DAYS |
|-------------|------|
| All Ages | 4.8 |
| Under 15 | 4.5 |
| 45-64 years | 5.0 |
| All Males | 5.2 |
| All Females | 4.5 |

¹Pre-existing condition: We will pay benefits that result from a pre-existing condition if the policy and/or riders have been in force for more than 12 months. A pre-existing condition is a sickness or physical condition for which, during the 12 months before the issue date, the insured had symptoms, received medical advice or treatment, or took prescribed medication.

According to a 2004 Harvard Study on Bankruptcy...

Nearly 1.5 million Americans declared **bankruptcy** in 2001, which involved 3.9 million people!

- 27 percent listed **unpaid medical bills**.
- **Nearly half** (46 percent) met at least one of the criteria for "major medical bankruptcy."
- Of these, over 75 percent, **had health insurance** at the time that the bills were created!
- Out-of-pocket costs since the onset of illness/injury averaged **\$11,854!**

And, a fact:

The odds that you or a family member will be hospitalized this year are greater than 1 in 7, and the likelihood increases with each passing year!

Build a Solid Plan, or Help Fill the Gaps in Other Health Plans

DefinedMED BASIC Plan Benefits

| BENEFIT | 1 UNIT | 2 UNITS | 3 UNITS | 4 UNITS | MAXIMUM BENEFIT* |
|--|---|---|---|---|------------------|
| Hospital Confinement | \$250/day | \$500/day | \$750/day | \$1,000/day | \$365,000 |
| Intensive Care (maximum of 20 days during any one period of confinement) | \$500/day | \$1,000/day | \$1,500/day | \$2,000/day | \$40,000 |
| Surgical (per procedure) | Up to \$2,000 x schedule % | Up to \$4,000 x schedule % | Up to \$6,000 x schedule % | Up to \$8,000 x schedule % | \$8,000 |
| Anesthesia (per procedure) | 25% of surgical benefit paid | | | | \$2,000 |
| Private Duty Nursing (maximum of 30 days per calendar year) | \$25/day | \$50/day | \$75/day | \$100/day | \$3,000 |
| Critical Illness First Diagnosis (once per lifetime for heart attack, stroke and cancer) | \$1,000 | \$2,000 | \$3,000 | \$4,000 | \$4,000 |
| First Hospital Confinement (per calendar year) | \$1,250 \$125 – days 1 & 2 \$250 – days 3-6 | \$2,500 \$250 – days 1 & 2 \$500 – days 3-6 | \$3,750 \$375 – days 1 & 2 \$750 – days 3-6 | \$5,000 \$500 – days 1 & 2 \$1,000 – days 3-6 | \$5,000 |
| Accidental Death and Dismemberment (primary insured only) | \$12,500 | \$25,000 | \$37,500 | \$50,000 | \$50,000 |
| Post Confinement Therapy | | | | | \$50,000 |
| • Radiation therapy, chemotherapy | \$125/day | \$250/day | \$375/day | \$500/day | |
| • Physical therapy, speech therapy, occupational therapy | \$62.50/day | \$125/day | \$187.50/day | \$250/day | |
| | (maximum of 100 days per calendar year) | | | | |
| Emergency Accident (maximum of four times per insured category** per calendar year) | \$100 | \$200 | \$300 | \$400 | \$1,600 |
| Diagnostic (once per insured category,** per calendar year) | \$200 for covered procedures or tests | | | | \$200 |
| Wellness (once per insured category,** per calendar year) | \$50 and/or \$100 for covered procedures or tests | | | | \$150 |

*For four units, per calendar year per insured person, unless otherwise specified.

**Insured categories are the insured person, the insured person's spouse, and/or all of the primary insured's dependent children.

DefinedMED BASIC Individual Policy Highlights

- Benefits are paid "first dollar" with **no deductibles** and **no coinsurance**.
- **Guaranteed renewable** to age 65.
- You can use any medical doctor or hospital of your choice.
- Policy pays "over and above" other insurance benefits you may have.
- Policy pays benefits for "uncomplicated **childbirth**," as well as "complicated delivery."***
- Primary insured and spouse issue ages are 18 through 63.
- Coverage is available for you, your spouse and your children.

***Benefits related to pregnancy or birth are not payable during the first 10 months following the issue date.

Benefits and riders provide limited benefits, and are not intended to pay all medical costs.

Average Cost Per Stay in a U.S. Community Hospital³

| | |
|------|---------|
| 1997 | \$5,100 |
| 2005 | \$7,900 |

³Statistical Abstract of the United States, 2007

⁴"Statistics on Hospital-Based Care in the United States, 2005;" Health Cost and Utilization Project.