



# Simplified Critical Illness Insurance Help cover costs and ease financial worries

Medical advancements are improving the fight against critical illnesses like cancer, stroke or heart attack, but bills can follow survivors long after. **Medical debt is the number one source of personal bankruptcy filings in the U.S., and in 2014, an estimated 40 percent of Americans racked up debt resulting from a medical issue.**<sup>1</sup>

A critical illness policy can help alleviate financial worries by paying a lump-sum benefit when you're first diagnosed with a covered illness or medical condition. Because you're paid directly, there are no limits on how you spend the money — pay medical expenses or everyday expenses.



## Freedom to use the money how it helps you most

- Deductibles and copays
- Prescriptions and medical treatments
- Providers or treatments not covered by your health plan
- Mortgage and childcare
- Replace a spouse's income while they're by your side
- Travel for care for treatment

### How it Works

**1 Buy a Critical Illness Policy**  
Benefit amounts can range from \$5,000 to \$50,000.

**2 Submit a Claim**  
You are protected if you're diagnosed with a first-ever covered illness or condition.

**3 Get Paid**  
Assurity pays a lump-sum benefit directly to you.

1. The Motley Fool, "This Is the No. 1 Reason Americans File for Bankruptcy." By Maurie Backman, May 1, 2017.



## 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.

Certified



Corporation

### Customer Service

800-869-0355  
Ext. 4279

Find out more  
[assurity.com](https://www.assurity.com)

NOT AVAILABLE IN NEW YORK.

CRITICAL ILLNESS INSURANCE PROVIDES LIMITED BENEFIT COVERAGE. It is not a comprehensive major medical plan or Medicare supplement policy. The description of benefits is intended only to highlight the insured'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, the terms of the policy prevail. This policy 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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Policy Form Nos. I H0810 and CI 005 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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