

**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.

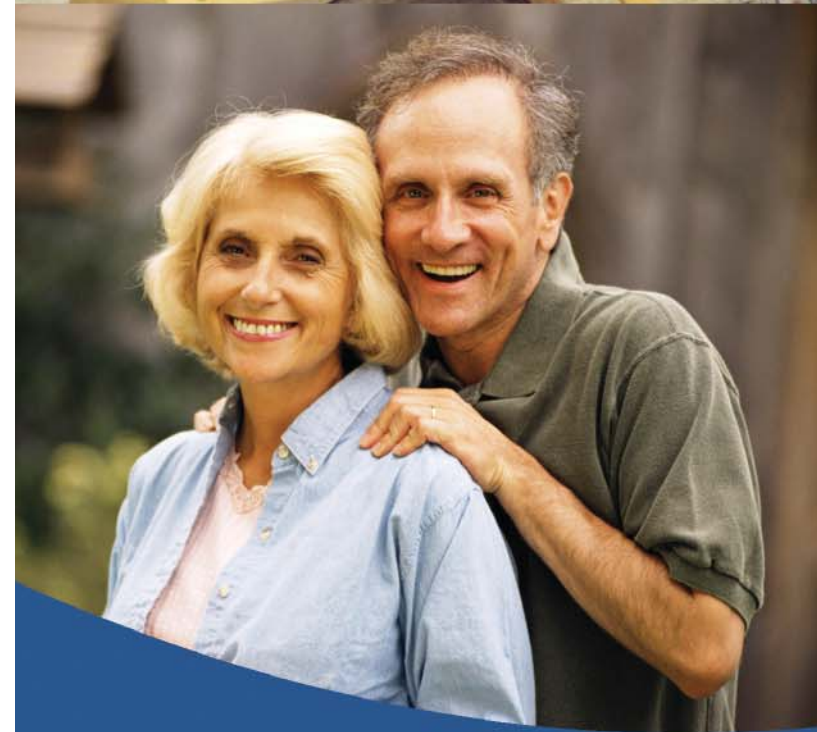
Policy Form No. IH0750.

15-245-02271 (5/20/08)



PO Box 82533 • Lincoln, NE 68501-2533
(800) 869-0355 • www.assurity.com

DefinedMED BASIC Hospital Indemnity Insurance Policy



AssurityBalance®



DefinedMED BASIC Hospital Indemnity Insurance



By using *DefinedMED BASIC* with major medical coverage, knowledgeable agents and savvy clients are creating some of the most comprehensive and cost-effective health insurance programs in America!

DefinedMED* is popular with growing families! Unlike most individually underwritten major medical plans, all levels of *DefinedMED* protection provide limited benefits for normal childbirth as well as complications.

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

¹www.cancer.org, American Cancer Society Cancer Facts and Figures, 2008

Strength and Variety at Affordable Rates

DefinedMED BASIC was designed to be the answer to a variety of health insurance problems. Available in one to four units of pre-packaged benefits with a wide variety of Optional Riders, **BASIC** is among the most versatile hospital indemnity plans in the industry!

Whether used in smaller packages to supplement traditional major medical plans, or in more benefit-rich designs to provide benefits for conditions either excluded or not covered by other plans, such as maternity, **DefinedMED BASIC** delivers solid protection at affordable premiums. **DefinedMED's** plan design helps keep premiums affordable into the future.

For individuals who purchase major medical plans with dangerously high deductibles and coinsurance levels in order to keep premiums affordable, **BASIC** can be packaged with four units and riders to provide solid protection for non-catastrophic claims. All **BASIC** plan levels feature **no deductibles, no coinsurance**, and the ability to use the medical doctors and hospitals of your choice – a combination of simplicity and flexibility seldom seen.



When used with a quality major medical plan for a first confinement of average LENGTH, *DefinedMED BASIC* can provide a reasonable expectation that a client could be discharged from the hospital with greatly reduced, and in some cases, totally eliminated, "out-of-pocket" exposure!

It's scary, but true! Did you know?

One of two men and one of three women will have cancer in their lifetime. That's one cancer diagnosis every 24 seconds! One of every four deaths is from cancer.¹

Every year, another 1.2 million people are diagnosed with cancer. One of six men will develop prostate cancer; one of eight women will develop breast cancer.¹

Cancer is the No. 2 cause of death in the United States. Cancer costs due to medical expenses and lost productivity for 2007 were estimated at \$219.2 billion!¹

Sixty-five percent of the cost of treating cancer is not covered by major medical insurance.¹



Over for more information ▶

DefinedMED BASIC Hospital Indemnity Insurance

Riders* that can provide valuable supplemental benefits are available with the **DefinedMED BASIC** policy!

Accident Only Disability Income Benefit Rider – pays you a monthly benefit ranging from \$300 through \$1,000 if you are totally disabled due to an accidental injury.

Cancer Benefit Rider – pays you 100 percent of the \$10,000 or \$20,000 benefit amount selected if you are diagnosed with invasive cancer or 25 percent if non-invasive cancer (carcinoma in situ), once in a lifetime. If you receive the partial benefit for non-invasive cancer, you are eligible to receive the remaining 75 percent of the benefit if you are diagnosed with invasive cancer. This rider has a 30-day waiting period.

Critical Illness Benefit Rider – pays \$10,000 or \$20,000 benefit for the first-ever diagnosis of heart attack or stroke. This rider has a 30-day waiting period.

First Hospital Confinement Benefit Rider – pays a benefit according to the number of days spent in a first hospital confinement each year. The benefit amount will be \$500 per day for days one and two, increasing to \$1,000 per day for days three through six.

Every 26 seconds...
Someone in the U.S. is
having a coronary event²

Every 24 seconds...
Someone in the U.S. is
diagnosed with cancer³

Every 40 seconds...
Someone in the U.S. is
having a stroke²

²Heart Disease and Stroke Statistics Update, American Heart Association, 2008

³Cancer Facts and Figures, American Cancer Society, 2006

⁴Canada Life study, U.S., 1999

You are ***much*** more likely to receive benefits from a ***critical illness*** insurance policy than you are from a disability income or life insurance policy prior to age 65!⁴

Probability of a claim before age 65 ⁴					
	CRITICAL ILLNESS		DISABILITY**	DEATH	
	Male	Female	Unisex	Male	Female
Age 30	30%	25%	19%	9%	7%
Age 35	29%	24%	19%	9%	7%
Age 40	28%	23%	18%	9%	7%
Age 45	25%	21%	17%	7%	6%
Age 50	20%	16%	16%	5%	4%

** Lasting for 180+ days.

* For additional premium.

DefinedMED Hospital Indemnity Insurance benefits and riders provide limited benefits, and are not intended to pay all medical costs. Benefits are subject to a pre-existing conditions clause.

Policy availability, features and rates may vary by state.

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Policy Form No. I H0750. Rider Form Nos. R I0751, R I0752, R I0753, R I0754.

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Life Insurance Company

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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.

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.

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!