



ASSURANT
Employee
Benefits®

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Serious disability impairment rating examples



Assurant Employee Benefits' patent-pending impairment rating definition of disability for the Serious Disability Benefit

Assurant Employee Benefits¹ is marketing a disability product which includes a catastrophic test of disability. Under this patent-pending definition of disability, eligibility for benefits is determined by the insured's level of impairment, based on ratings from "The Guides to the Evaluation of Permanent Impairment" (5th edition), published by the American Medical Association.² Our catastrophic test is satisfied if we determine the insured has a condition or combination of conditions that result in a whole person impairment rating of 75% or greater. For psychological and behavioral disorders, the impairment must be determined to be an extreme impairment as defined by the policy.

Each claimant's impairment rating will be determined based upon their individual condition at a specific point in time as defined by the policy. Although each claim will have its own specific impairment rating, we are providing the following examples to assist in conceptualizing the magnitude and severity of conditions which:

1. would result in a 75% whole person impairment rating;
2. would not result in a 75% whole person impairment rating in the absence of other conditions or aggravating factors; and
3. may or may not result in a 75% whole person impairment rating, depending on the particular facts and circumstances of each individual claim.

¹Products marketed by Assurant Employee Benefits are underwritten by Union Security Insurance Company.

²In addition to meeting the catastrophic test definition of disability, all of the other terms and conditions of the applicable policy must be satisfied prior to payment of benefits.

Examples of conditions that would result in a 75% whole person impairment rating:

- Kidney disease requiring dialysis
- Stroke with permanent paralysis and speech impairment
- Lung disease requiring continuous oxygen or respiratory ventilation
- Total vision loss, both eyes (less than 20/1000 despite corrective measures)
- End stage liver disease prior to transplant
- Quadriplegia
- Metastatic lung cancer
- Severe head injury resulting in complete inability to care for self

Examples of conditions that would not result in a 75% whole person impairment rating:

- Carpal tunnel syndrome
- Amputation of one finger or thumb
- Total knee replacement
- Total hip replacement
- Fibromyalgia, chronic headaches or any kind of chronic pain syndrome
- Hearing loss
- One leg amputation
- Hernia
- Shoulder dislocation
- Rotator cuff tear
- Tennis elbow
- Pregnancy with or without complication

Examples of conditions that may or may not result in a 75% whole person impairment rating depending on severity, stage, pathology and type and success of treatment:

- Back and neck conditions
- Cancer
- Coronary artery disease
- Hypertension
- Chronic obstructive pulmonary disease
- Liver disease
- Diabetes
- Seizure disorder (epilepsy)
- Arthritis involving multiple joints
- Cardiomyopathy
- Colitis
- Sleep disorders
- Multiple sclerosis

Because of the many factors involved, the applicable impairment rating for these conditions will be determined based on all of the information available at the time of claim review.

Exclusions

We will not pay benefits for any time the insured is confined to any facility because he or she was convicted of a crime or public offense. In addition, we will not pay benefits if:

- the employer, policyholder, or an associated company has offered the insured the opportunity to return to limited work while disabled;
- the insured is functionally capable of performing the limited work which is offered; and
- the insured does not return to work when and as scheduled.

We will not pay benefits for any disability caused by:

- war or any act of war, whether declared or not;
- intentionally self-inflicted injury, while sane or insane;
- taking part in or the result of taking part in committing an assault or felony;
- participating in any sport for wage, compensation, or profit or racing any type of vehicle in an organized event;
- participating in any activity or event, including the operation of a vehicle, while under the influence of a controlled substance unless administered by a doctor or taken according to the doctor's instructions, or
- committing an illegal act while intoxicated (intoxicated means that condition as defined by the law of jurisdiction in which the accident occurred).

Drug/chemical disabilities are excluded for certain industries.



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