



ASSURANT  
Health®

## Health Savings Account (HSA) Plans



Ask about  
One Decreasing Deductible  
and TelaDoc™  
Medical Services

*You don't need a group to have a plan<sup>SM</sup>*

# Assurant Health

*Staying power you can count on*

An insurance plan is only as reliable as the company behind it. For health insurance you can depend on, insist on a track record of expertise, strength and commitment.

## EXPERTISE

Long-term stability and success in any business takes expertise. Tracing its roots back to 1892, Assurant Health has been selling individual medical insurance longer than any company. And with almost one million customers nationwide, it has earned a solid reputation for health insurance know-how.

## STRENGTH

A company's strength is most important when it's time to pay benefits. A.M. Best, the highly respected insurance rating source, consistently rates Assurant Health insurance companies<sup>1</sup> A- (Excellent)<sup>2</sup>—affirming their outstanding ability to meet claims-paying obligations.

## COMMITMENT

Assurant Health specializes in you. While many health insurance companies focus on large businesses, Assurant Health's commitment is to individuals and families. This commitment makes it a leader and innovator in individual medical insurance—and the best choice for those who buy their own health insurance coverage.



*Expertise, strength and  
commitment—together they  
mean staying power.*

<sup>1</sup> Assurant Health is the brand name for products underwritten and issued by Time Insurance Company and John Alden Life Insurance Company.

<sup>2</sup> Source: A.M. Best Ratings and Analysis of Time Insurance Company and John Alden Life Insurance Company, July 2008.

# The Health Savings Account (HSA) Solution

*Lower Premiums + Tax Advantages = Greater Savings*

With health care costs increasing year after year, many people responsible for buying their own health insurance find that conventional plans with low deductibles and high premiums are impractical. But going without coverage is unacceptable. An HSA program that offers premium savings and tax advantages may be the perfect solution.

**The HSA solution combines a high deductible insurance plan with a tax-favored savings account.**

- Selecting a higher deductible plan provides premium savings.
- Paying for medical expenses with pre-tax dollars from the account provides tax advantages.
- What you don't spend on expenses you can save for retirement!

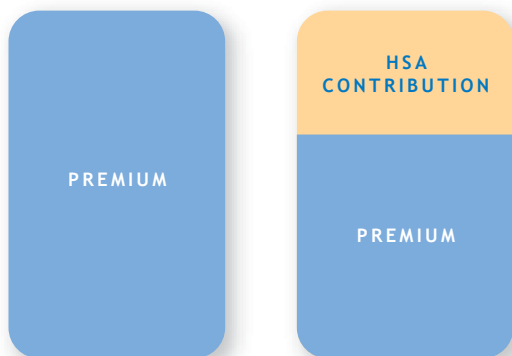
## HSAs

An HSA is a tax-favored savings account set up for you and your family. Tax-free deposits can be made to the account. Then you can use the funds to pay for current and future health care expenses or accumulate them to supplement retirement income.

- The money deposited and the earnings on the deposits are tax-free.
- Withdrawals to pay for qualified medical expenses are tax-free.
- Unused balances roll over from year to year.
- At age 65, withdrawals for non-medical expenses are penalty-free but taxed based at current (typically lower) income levels.

### Conventional Insurance vs. High Deductible Plan with HSA

The money you save on premiums with a high deductible plan can be put into your tax-sheltered HSA to grow tax-free year after year. You own the HSA funds and choose how to spend them.



Conventional Plan Premium

High Deductible Plan Premium and HSA Contribution

### Medical Expenses Payable with HSA Dollars

Following is a partial list of medical expenses which can be paid for with your tax-free HSA funds. For the complete list, see *IRS Publication 502* at <http://www.irs.gov>.

- Acupuncture
- Alcoholism treatment
- Artificial teeth
- Bandages
- Birth control pills
- Breast reconstruction surgery
- Chiropractic treatment
- Contact lenses
- Crutches
- Dental treatment
- Diagnostic devices
- Drug addiction treatment
- Eyeglasses
- Fertility enhancement
- Hearing aids
- Long-term care insurance
- Medications
- Nursing home fees
- Psychiatric care
- Smoking cessation program
- Special education
- Sterilization
- Surgery
- Vision correction surgery
- Weight loss program

# The Assurant Health HSA Solution

*Flexible, Affordable Coverage + Integrated Account Services = Greater Satisfaction*

Assurant Health enhanced the HSA concept by creating an HSA program that provides broad, HSA-qualified coverage with plenty of options to design a plan that meets your needs and budget.

## Assurant Health HSA Plan Highlights

### Speedy Plan Approval

Apply through our exclusive **ExpressYES<sup>SM</sup>** program and expect a response in less than 48 hours. Many applicants receive approval and can print an insurance card on the spot!\*

### Your Choice of HSA Plan Types

- **OneDeductible** plans offer simplicity. With a single deductible for the family, covered expenses for all covered family members, including prescriptions, are applied to one common deductible. Once this deductible is met, the plan pays benefits for all covered family members.
- **SaveRight<sup>SM</sup>** plans provide greater premium savings, which you can use to increase your HSA contributions.

### One Decreasing Deductible

Choose a OneDeductible plan design with the **One Decreasing Deductible\*** feature and get:

- 10% credited toward your deductible as often as twice a year *and*
- As much as **70% in deductible savings** when your credits accumulate year after year.

See the One Decreasing Deductible pamphlet for details.



### Lifetime Benefit Maximum up to \$8 Million

With OneDeductible, you choose the amount of protection you want — with options up to \$8 million.

### Worldwide Coverage, 24 Hours a Day

It doesn't matter whether you're nearby or far from home — you're covered.

### Initial Rate Guarantees — Up to 36 Months Available

You'll lock in your premium rate for at least the first 12 months. With many deductibles you have a 24-month rate guarantee — and the option to extend it to a full 36 months!\*

### Your Choice of Doctors and Hospitals

You'll have access to some of the largest and best participating provider organization (PPO) networks in the nation. And no referrals are necessary to see a specialist. You'll find our PPO plans provide the most value for your health care dollar.

### 24-Hour Access to Doctors by Telephone

With OneDeductible, you get access to **TelaDoc<sup>TM</sup> Medical Services\***, a network of physicians who provide consultation by telephone 24 hours a day, 365 days a year. TelaDoc physicians diagnose non-emergency medical issues, recommend treatment, and prescribe medication when appropriate. This service is available for patients 10 years of age and older.

### Take Care with Preventive Services

With coverage for preventive services, you can monitor your health with regular check-ups. It's better to catch and treat any problem in the early stages.

### Emergency Room Care at Network Rate

Care includes the services of the facility and supplies. Benefits for covered emergency services are always paid at the higher network benefit percentage — even if you are out of network.

### No Limits on Intensive Care Unit (ICU)

With no daily dollar limit when confined in an ICU, you'll have the peace of mind you need at a critical time.

\* Availability varies by state.  
ExpressYES is subject to full underwriting.

## HealthyDiscount

HealthyDiscount rewards you for maintaining your good health by providing 10% off your renewal rate or by extending the 24-month rate guarantee to your new renewal rate.\*†

## Ongoing Coverage for Your Children

Regardless of age or student status, your covered children can remain under your plan until they marry.

## Conversion Privilege for Your Family

Should your spouse or child become ineligible for coverage under your plan, he or she may obtain a similar plan without having to provide proof of good health.

## Health Advocates Alliance Membership

Health Advocates Alliance is an association dedicated to the health and well-being of its members. Membership is available in all states and includes access to a 24-hour nurse helpline, a scholarship program for qualified students studying in a health-related field, and a number of additional benefits as well as discounts.

In certain states, membership in Health Advocates Alliance is required in order to buy this health insurance. Fees paid for membership in Health Advocates Alliance are used for benefits, marketing, distribution and administrative expenses. Assurant Health may also realize some benefit from these fees.

## Expand Your Coverage

Add dental insurance, life insurance or other coverages — affordably and conveniently.

No additional application or underwriting is required and one bill covers your total premium.

\* Availability varies by state.

† You must have the 24-month rate guarantee to choose the extension at renewal.

This brochure provides summary information. For a complete listing of benefits, exclusions and limitations, please refer to the certificate of insurance. In the event there are discrepancies with the information in this brochure, the terms and conditions of the coverage documents will govern.

## Assurant Health HSA Account Service Choices

Both of our HSA account administration services offer the convenience of integrated claim payments. Choose the service which best meets your other administrative account needs.

### HSA Fundamentals for Free

With HSA Fundamentals, you deposit your HSA money in an interest-bearing account. You can set up the account to automatically reimburse you for out-of-pocket costs every time a claim is paid, or you may leave your money to grow tax-free in the account until you request a release of funds. There is no administrative fee.

### Comprehensive HSA Tools

HSA Tools provide extensive account services for easily managing your HSA funds.

#### Services include:

- Easy online claims payment and account tracking services
- A Visa® debit card
- A line of credit option to help cover expenses<sup>1</sup>
- Tax-free interest on HSA funds
- A mutual fund investment option for those with larger account balances
- Online access to helpful medical and prescription drug information.

For more information on HSA Tools and HSA Fundamentals, see the HSA Account Services brochure, Form 29697.

Visa® is a registered trademark of VISA International Service Association.

<sup>1</sup> This credit limit applies only to charges made with your Visa debit card. This product is not overdraft protection for checks you may have written.

# Assurant Health's HSA Plans

## Compare the benefits available with the OneDeductible

### OneDeductible Plan (plans available with or without an HSA)

Unless otherwise noted, all deductibles, maximums and benefits

### Plan Design

<b>Deductible</b> <i>Amount you pay toward covered expenses before the plan pays benefits</i>  <b>Choose any underlined deductible</b> – You'll receive a 24-month rate guarantee with the option to extend it to 36 months!*
<b>Benefit Percentage</b> <i>Percentage of covered expenses the plan pays after deductible</i>
<b>Coinsurance</b> <i>Percentage of covered expenses you pay after deductible</i>
<b>Coinsurance Out-Of-Pocket Maximum</b> <i>After this maximum is met, the plan pays 100% of covered expenses</i>
<b>Outpatient Services Maximum</b> <i>Annual maximum amount paid by the plan</i>
<b>Lifetime Benefit Maximum</b> <i>The maximum amount the plan pays per person</i>

Individual plan: \$1,200, \$1,600, <u>\$2,100</u> , <u>\$2,850</u> , <u>\$3,750</u> or <u>\$5,000</u> Family plan: \$2,400, \$3,200, <u>\$4,200</u> , <u>\$5,700</u> , <u>\$7,500</u> or <u>\$10,000</u> per family \$2,100 and \$2,850 individual/\$4,200 and \$5,700 family options: Extend your 12-month rate guarantee to 24 or 36 months! <b>Choose \$2,850 individual/\$5,700 family or higher</b> , with a 100% benefit percentage, and get <b>One Decreasing Deductible*</b> — <b>You may never pay your full plan deductible again!</b> See the One Decreasing Deductible pamphlet for details.
100%, 80% or 50% (GA: 60% not 50% for PPO plan)
0%, 20% or 50% (GA: 40% not 50% for PPO plan)
\$0 to \$2,500 depending on coinsurance <i>(Family coinsurance out-of-pocket maximum is two times the coinsurance out-of-pocket maximum and is met collectively by two or more persons)</i>
None—the plan pays benefits to the lifetime benefit maximum
\$3 million or \$8 million

### Outpatient Benefits

<b>Prescription Drugs</b>
<b>Preventive Services</b> Mammograms, Pap tests and PSA screening Other covered preventive services
<b>Office Visits</b>
<b>Diagnostic Imaging and Laboratory Services</b>
<b>Outpatient Hospital, Surgical Center or Urgent Care Facility</b>
<b>Professional Ground and Air Ambulance</b>
<b>Emergency Room</b>
<b>Health Care Practitioner Services</b> <i>Doctors, surgeons, assistant surgeons, anesthesiologists, physician assistants and nurses</i>
<b>TelaDoc™ Medical Services*</b>
<b>Outpatient Physical Medicine</b> <i>Physical, speech and occupational therapies; cardiac and pulmonary rehabilitation; treatment of developmental delay; chiropractic services</i>
<b>Home Health Care</b>

Benefits are subject to the selected deductible

Covered
Covered—with no special limits
Up to \$1,000 in benefits • Optional First-Dollar Preventive Services Benefit—see page 8 for details
Covered
Covered
Covered
Covered • \$75 emergency room fee—waived if admitted to the hospital
Covered
Covered* • These physician consultations by telephone cost only \$35 each
Up to \$3,000 in benefits
Up to 160 hours

### Inpatient Benefits

<b>Inpatient Hospital</b> <i>Semi-private room, intensive care, specialty units and miscellaneous supplies</i>
<b>Inpatient Rehabilitation Facility</b>
<b>Subacute Rehabilitation and Skilled Nursing Facilities</b>
<b>Transplants</b>
<b>Behavioral Health and Substance Abuse*</b>

Benefits are subject to the selected deductible

Covered
Up to 90 days
Up to 90 days
Covered • Kidney, cornea and skin transplants covered as any other service • Transplants such as bone marrow, heart, liver and lung covered as any other service when performed at a designated transplant provider • Up to \$10,000 toward travel expenses to a designated transplant provider • Up to \$10,000 toward donor expenses • For transplants other than kidney, cornea or skin that are not performed at a designated provider, the lifetime benefit maximum is \$100,000 per person
Inpatient and outpatient benefits are paid at 50% up to \$2,500* • Coinsurance applies to the out-of-pocket maximum

\* Varies by state.

The amount of benefits depends upon the plan design components selected, and the premium varies with the amount of benefits. Plan design components are not available in all combinations. Additional provisions may apply. OneDeductible and SaveRight are also available without a PPO network (SaveRight—Riders 2806 and 2826).

## and the SaveRight<sup>SM</sup> Plans

### SaveRight<sup>SM</sup> Plan (plans available with or without an HSA)

amounts are applied per person and are reset each January 1.

**\$2,300, \$3,000 or \$5,100** (Family deductible maximum is two times the deductible and is met collectively by two or more persons)

**\$2,300 and \$3,000 options:** Extend your 12-month rate guarantee to 24 or 36 months!

100%, 75% or 50% (GA: 60% not 50% for PPO plan)

0%, 25% or 50% (GA: 40% not 50% for PPO plan)

\$0 to \$3,000 depending on coinsurance  
(Family coinsurance out-of-pocket maximum is two times the coinsurance out-of-pocket maximum and is met collectively by two or more persons)

\$15,000 or \$25,000 (All outpatient benefits are subject to this maximum)

\$2 million

and coinsurance unless otherwise noted.

Covered  
• Maximum: \$2,000—for brand and generic combined—or no annual maximum

Covered—with no special limits—after you have been insured for 12 months

Up to \$500 in benefits—after you have been insured for 12 months

Covered

Covered

Covered

Up to \$1,000 for one trip

Covered  
• \$75 emergency room fee—waived if admitted to the hospital

Covered

Not covered

\$50 per visit for up to two visits  
• Chiropractic services are not covered

Not covered

and coinsurance unless otherwise noted.

Covered

\$100 per day for up to 50 days

Up to 30 days

Covered  
• Includes up to \$10,000 toward donor expenses  
• Related outpatient services are subject to outpatient maximum

Not covered\*

## Other Services

### Covered by both plans:

- Complications of pregnancy
- Dental injuries
- Diabetic services
- Durable and personal medical equipment
- Hospice care and related counseling services (inpatient or home care)
- Parenteral drug therapy
- Reconstructive surgery
- Sterilization (12-month waiting period and \$500 lifetime maximum)
- Treatment of TMJ/CMJ (\$1,000 lifetime maximum)

## Out-of-Network Services

If you use providers outside of the network, you are subject to significant additional costs as indicated in the chart below.

OUT-OF-NETWORK COSTS*		
	OUT-OF-NETWORK DEDUCTIBLE	
	Individual	Family
OneDeductible	Selected individual plan deductible + \$500	Selected family plan deductible + \$1,000
SaveRight <sup>SM</sup>	Selected individual plan deductible + \$1,000	2x individual out-of-network deductible met collectively by 2 or more persons
OUT-OF-NETWORK COINSURANCE OUT-OF-POCKET MAXIMUM		
	Individual	Family
OneDeductible	\$6,000	\$12,000
SaveRight <sup>SM</sup>	\$8,000	\$16,000

See page 10 for additional information.

# Optional Coverages Make It Yours

Take a plan and make it your own with these optional features and supplemental products.

## Maternity Benefit

This benefit pays 100% of covered routine maternity services after you meet your maternity deductible — for any pregnancy that begins after the 90-day benefit waiting period. Maternity deductible options are \$1,000, \$2,500, \$5,000 and \$10,000.

If you select a lower deductible, you'll get more in paid benefits — meaning you'll pay fewer bills out of your pocket. Or, choose a high deductible and still get access to significant network discounts. The high deductible option pays for itself with the savings on doctor and hospital bills.

*Covered complications of pregnancy remain subject to the plan deductible and coinsurance.*

## First-Dollar Preventive Services

Your Assurant Health HSA plan provides benefits for preventive services. Add this first-dollar benefit option and you'll have \$500 per person per calendar year for preventive services — before your deductible is met. This benefit is available on OneDeductible plans once you have been insured for 12 months. Remaining preventive services are covered subject to deductible and coinsurance up to the annual preventive services benefit maximum.

## Accident Medical Expense

This benefit pays first in the event of an injury — before you pay any copay, access fee, deductible or coinsurance. You select the benefit amount: \$500, \$1,000 or \$2,500.

## Life Insurance

This term life insurance product is available to everyone on your individual medical plan — you decide who will be covered. The options are: primary insured only, spouse only, primary insured and spouse only, dependents and primary insured and/or spouse.

*Life Insurance face amount options are:*

- \$50,000, \$75,000, \$100,000, \$150,000 or \$200,000 for primary insured or spouse
- \$10,000 or \$25,000 for dependents ages one year to eighteen years
- \$2,000 for dependents ages two months to one year

An accidental death benefit equal to two times the face amount is included. And, an accelerated benefit equal to 50% of the face amount of the policy is paid if a covered person is diagnosed with a terminal illness and has a life expectancy of 12 months or less.

## Dental Insurance

This fee-for-service plan pays cash benefits that offset the cost of routine, basic and major dental services. With Assurant Health Dental Insurance, you:

- Choose a plan — Basic or Plus
- Visit any dentist
- Receive quick cash benefits — sent directly to you, or to your provider if you prefer
- Can retain the coverage even if you choose to discontinue your individual medical coverage

*Here are a few benefit examples:*

### Wellness Services

*Two visits per person each policy year.*

- Exams, x-rays, cleanings

	BASIC	PLUS
Exams, x-rays, cleanings	\$25/visit	\$75/visit

### Basic Services\*

*Payments are 50% of the listed benefit in the first policy year.*

- Deep sedation/general anesthesia – first 30 minutes
- Amalgam filling – three surfaces
- Extraction – erupted tooth or exposed root
- Reline complete denture (laboratory)

Deep sedation/general anesthesia – first 30 minutes	\$ 50	\$ 100
Amalgam filling – three surfaces	\$ 40	\$ 90
Extraction – erupted tooth or exposed root	\$ 20	\$ 60
Reline complete denture (laboratory)	\$ 50	\$ 145

### Major Services\*

*Payments are 20% of the listed benefit in the first policy year, and 50% in the second year.*

- Inlay – metallic – two surfaces
- Crown – resin
- Retreatment of previous root canal therapy – bicuspid
- Clinical crown lengthening – hard tissue
- Complete denture
- Crown
- Maxillary sinusotomy

Inlay – metallic – two surfaces	\$ 125	\$ 330
Crown – resin	\$ 125	\$ 450
Retreatment of previous root canal therapy – bicuspid	\$ 105	\$ 250
Clinical crown lengthening – hard tissue	\$ 150	\$ 300
Complete denture	\$ 135	\$ 375
Crown	\$ 125	\$ 375
Maxillary sinusotomy	\$ 335	\$ 825

### Temporomandibular Joint (TMJ) Services

*A lifetime benefit of up to \$500 is available for each person beginning in the third policy year.*

- Temporomandibular joint arthrogram

Temporomandibular joint arthrogram	\$ 90	\$ 275
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### \* Combined Annual Benefit

The maximum calendar year benefit for Basic and Major Services combined is:

Basic and Major Services combined	\$1,000	\$1,500
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## Dental-Vision Discount Plan

This plan provides discounts on services from a nationwide network of dental and eyewear providers. You'll save 15% to 50% on dental services and 10% to 60% on eyewear.

*Discount programs are not insurance coverage. Actual costs and savings may vary by provider and geographical area.*

Optional features are available at an additional cost. SaveRight Maternity Benefit—Rider Series 9033 and Series 9043. SaveRight Life Insurance—Riders 2952, 2961, 2962, 2963, 9061 and 9062. OneDeductible Accident Medical Expense Benefit—Riders 4014 and 4017. SaveRight Accident Medical Expense Benefit—Riders 2803 and 2829. The dental insurance plan is a separate contract. Discount programs are not insurance. Additional provisions may apply.

# SuiteSolutions®

Join thousands of Assurant Health customers who have employed SuiteSolutions to pay deductible and coinsurance expenses.

Available through membership in Health Advocates Alliance, SuiteSolutions is most popular for its cash benefits that can protect you financially should sudden, serious medical needs bring sudden, significant medical bills your way.

**Two membership levels are available. With both, you:**

- Can select a benefit option that covers some or all of your upfront deductible or total out-of-pocket amount
- Receive cash benefits — sent directly to you, or to your provider if you prefer
- Get the same full benefit no matter what doctor or hospital you use
- Can retain the coverage even if you choose to discontinue your individual medical coverage

## SecureSolution—benefits for accidents

SecureSolution can cover the amount you would otherwise pay out of your pocket toward injury expenses, and also provides additional accident benefits.

### Accident Medical Expense Benefit

- Benefit options: \$2,500, \$5,000 or \$10,000 per insured, per accident
- \$250 deductible per insured, per accident

### Accidental Death and Dismemberment Benefit

Up to \$10,000 for the primary insured and up to \$1,000 for the spouse and each child

### Weekly Accident Indemnity Benefit

70% of basic weekly salary to a maximum of \$250 per week, for up to 52 weeks for the primary insured only

## SelectSolution—benefits for accidents, critical illnesses and more

SelectSolution can cover the amount you would otherwise pay out of your pocket toward injury and/or critical illness expenses. Additional benefits, services and discounts are also provided.

### Accident Medical Expense Benefit

- Benefit options: \$2,500, \$5,000 or \$10,000 per insured, per accident
- \$250 deductible per insured, per accident

### Accidental Death and Dismemberment Benefit

Up to \$25,000 for the primary insured and up to \$1,000 for the spouse and each child

### Weekly Accident Indemnity Benefit

70% of basic weekly salary to a maximum of \$250 per week, for up to 52 weeks for the primary insured only

### Critical Illness Expense Benefit

Benefit options: \$2,500, \$5,000 or \$10,000 for the primary insured and spouse. Covers life-threatening cancer, heart attack, stroke, renal failure, coma, major organ transplant, loss of sight/speech/hearing, and paralysis – as each is defined in the insurance certificate.

*(Selected benefit option must be the same as Accident Medical Expense)*

### Identity Network Child Safety Services

Pre-registry of children using photos and descriptions

### Identity Theft Benefit

Up to \$2,500 in financial relief, including reimbursement for related costs, lost wages, legal fees and expenses

### Travel Assistance

Emergency medical, financial, legal and communication assistance, plus a multilingual information service available before and during travel, for members who are traveling 100 or more miles from home

### Discounts

Up to 60% off items such as health club dues, hearing aids, hotel reservations and travel packages

*(Not all discounts are available in all states)*

With SuiteSolutions, you can feel more sure about selecting a higher deductible and/or total out-of-pocket amount – and taking advantage of the lower resulting premium. Ask your agent to use the chart below to show you how SuiteSolutions can help you plan financially for unplanned medical expenses.

PLAN WITHOUT SUITESOLUTIONS				PLAN WITH SUITESOLUTIONS			
Deductible amount		\$		Deductible amount		\$	
Coinsurance out-of-pocket amount	+	\$		Coinsurance out-of-pocket amount	+	\$	
Total out-of-pocket amount		\$		Total out-of-pocket amount		\$	
				SuiteSolutions benefit amount	–	\$	
				Remaining out-of-pocket amount*		\$	
Premium		\$	/year	Premium with SuiteSolutions fee		\$	/year
Total out-of-pocket amount	+	\$		Remaining out-of-pocket amount	+	\$	
Total cost to you		\$	/year	Total cost to you		\$	/year

\*Add \$250 deductible for an accident.

AGENT: Sample cost comparison charts are available in Find A Form on the Assurant Health Sales Web site: <http://www.assuranthealthsales.com>.

Accident Medical Expense benefits are reduced by benefits payable under any other insurance plan. Critical Illness Expense benefits are not available with child-only plans. Accident and critical illness benefits are underwritten by National Union Fire Insurance Company of Pittsburgh, a member of American International Group, Inc. (AIG). Supplemental products are available at an additional cost. SuiteSolutions plans are separate contracts. Discount programs are not insurance. Additional provisions may apply.

# Plan Provisions

## State Variations

Plan design, benefits, features, provisions, definitions and exclusions may vary by state. See the quote summary or the proposal for available features. Refer to the State Variations sheet for state-specific benefits, provisions and exclusions.

## Maximum Allowable Amount

The maximum allowable amount is the most the plan pays for covered services. If you have a non-PPO plan or you have a PPO plan and use an out-of-network provider, you are responsible for any balance in excess of the maximum allowable amount.

## Network Services

When you use network providers, covered charges are discounted and never exceed the maximum allowable amount.

## Out-of-Network Services

### Emergencies

Covered services are always paid at the network benefit percentage—even if you are out of network—subject to the maximum allowable amount.

### Non-emergencies

Covered services are subject to the out-of-network deductible, the maximum allowable amount provision, a 20% benefit percentage reduction, and the increased out-of-network coinsurance out-of-pocket maximum. See the Out-of-Network Costs chart on page 7 for details.

## Medically Necessary Care

Treatment must be medically necessary to be covered. Medically necessary services or supplies must be:

- Appropriate and consistent with the diagnosis
- Commonly accepted as proper treatment
- Reasonably expected to result in improvement of the condition
- Provided in the least intensive setting without affecting the quality of medical care provided.

## Maternity Benefit (*optional feature*)

The maternity deductible is separate from the plan deductible. Once the maternity deductible is met, the plan pays for covered maternity services (whether or not the plan deductible has been satisfied).

Prescription drugs are covered under the plan prescription drug benefit. If conception occurs during the first 90 days of coverage, routine maternity charges will be excluded.

## Utilization Review

Authorization is required before inpatient treatment and certain types of outpatient procedures. Unauthorized services will result in a penalty of 25% of the charge (up to \$1,000). Unauthorized transplants are not covered.

## Pre-Existing Conditions

A pre-existing condition is an illness or injury and related complications for which, during the 12-month period immediately prior to the effective date of your health insurance coverage: 1) you sought, received or were recommended medical advice, consultation, diagnosis, care or treatment, 2) prescription drugs were prescribed, 3) symptoms were produced, or 4) diagnosis was possible. No benefits are paid for charges incurred due to a pre-existing condition until you have been continuously insured under the plan for 12 months, unless the condition was fully disclosed on the application. After the 12-month period, benefits are paid for a pre-existing condition, unless the condition is specifically excluded from coverage.

# Exclusions Summary

No benefits are provided for the following, except where state mandates apply:

- Charges incurred due to a pre-existing condition until you have been continuously insured for 12 months unless the condition was fully disclosed on the application
- Illness or injury caused by war, commission of a felony, attempted suicide, influence of an illegal substance, or a hazardous activity for which compensation is received
- Routine hearing care, routine vision care, vision therapy, surgery to correct vision, routine foot care, or foot orthotics
- Cosmetic services including chemical peels, plastic surgery and medications
- Charges by a health care practitioner or medical provider who is an immediate family member. Immediate family members are you, your spouse, your children, brothers, sisters, parents, their spouses and anyone with whom legal guardianship has been established
- Custodial care
- Charges reimbursable by Medicare, Workers' Compensation or automobile insurance carriers
- Growth hormone stimulation treatment to promote or delay growth
- Routine dental care, unless you choose the dental insurance option
- Non-surgical treatment for TMJ or CMJ other than that described in the contract, or any related surgical treatment that is not preauthorized
- Any correction of malocclusion, protrusion, hypoplasia or hyperplasia of the jaws
- Charges for educational testing or training, vocational or work hardening programs, transitional living, or services provided through a school system
- Diagnosis and treatment of infertility
- Maternity and routine nursery charges unless you choose the maternity option
- Pregnancy, hyperemesis gravidarum, maternity and other expenses related to surrogate pregnancy
- Storage of umbilical cord stem cells or other blood components in the absence of sickness or injury
- Genetic testing, counseling and services
- Charges for sex transformation, treatment of sexual dysfunction or inadequacy, or to restore or enhance sexual performance or desire
- Over-the-counter products
- Contraceptive drugs or devices
- Drugs not approved by the FDA
- Drugs obtained outside the United States
- The difference in cost between a generic and brand name drug when the generic is available
- Treatment of "quality of life" or "lifestyle" concerns, including, but not limited to: smoking cessation; obesity; hair loss; sexual function, dysfunction, inadequacy or desire; or cognitive enhancement
- Treatment used to improve memory or to slow the normal process of aging
- Testing related to the diagnosis of behavioral conduct or developmental problems
- Chelation therapy
- Prophylactic treatment
- Cranial orthotic devices, except following cranial surgery
- Telemedicine (including but not limited to treatment rendered through the use of interactive audio, video or other electronic media)
- Experimental or investigational services
- Charges in excess of the lifetime maximum or any other benefit maximum
- Charges for non-medical items
- Charges for alternative medicine including acupuncture and naturopathic medicine
- Charges related to health care practitioner-assisted suicide

## Additional SaveRight<sup>SM</sup> Exclusions

- Behavioral health (mental/nervous disorders) and substance abuse including related prescription drugs
- Chiropractic services
- Home health care



ASSURANT  
Health®

For more information, or to apply for  
coverage, contact:

**Assurant Health**  
501 W. Michigan  
Milwaukee, WI 53203

### *About Assurant Health*

Assurant Health has been in business since 1892 and is the brand name for products underwritten and issued by Time Insurance Company, John Alden Life Insurance Company and Union Security Insurance Company. Together, these three underwriting companies provide health insurance coverage for almost one million people nationwide. Each underwriting company is financially responsible for its own insurance products. Primary products include individual medical, small group, short-term and student health insurance products, as well as non-insurance products and consumer-choice products such as Health Savings Accounts and Health Reimbursement Arrangements. With almost 3,000 employees, Assurant Health is headquartered in Milwaukee, Wisconsin, with operations offices in Minnesota, Idaho and Florida, as well as sales offices across the country. The Assurant Health Web site is [www.assuranthealth.com](http://www.assuranthealth.com).

Assurant Health is part of Assurant, a premier provider of specialized insurance products and related services in North America and selected international markets. Its four key businesses – Assurant Employee Benefits, Assurant Health, Assurant Solutions and Assurant Specialty Property – have partnered with clients who are leaders in their industries and have built leadership positions in a number of specialty insurance market segments worldwide.

Assurant, a Fortune 500 company and a member of the S&P 500, is traded on the New York Stock Exchange under the symbol AIZ. Assurant has more than \$26 billion in assets and \$8 billion in annual revenue. Assurant has more than 14,000 employees worldwide and is headquartered in New York's financial district. The Assurant Web site is [www.assurant.com](http://www.assurant.com).

### **COLORADO STATE NOTICE**

Colorado law requires carriers to make available a Colorado Health Benefit Plan Description Form, which is intended to facilitate comparison of health plans. The form must be provided automatically within three (3) business days to a potential policyholder who has expressed interest in a particular plan or who has selected the plan as a finalist from which the ultimate selection will be made. The carrier also must provide the form, upon oral or written request, within three (3) business days, to any person who is interested in coverage under or who is covered by a health benefit plan of the carrier.

For coverage beginning on and after January 1, 2009.

Product forms 244, 253, 376, 380, Series TIM and Series JIM

Form 29234 (Rev. 10/2008)

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