



ASSURANT
Health

Choosing the Right Health Insurance Plan



You don't need a group to have a planSM

Time
Insurance

Starting Out

If you're young and healthy, you're probably not going to require frequent medical care. You might be tempted to go without health insurance, but that means taking the chance you'll be held responsible for large medical bills if you do become sick or injured. To avoid incurring that sort of debt, the wise move is to purchase health insurance that provides basic everyday benefits and affordable protection from large medical bills.

If you're looking for basic coverage of illnesses and injuries, Assurant Health's RightStart plan will provide the protection you need at a price you can afford.

For broad but cost-effective protection from the financial consequences of serious illnesses and accidents, choose CoreMed. CoreMed's copay option for doctor office visits enables you to seek treatment for minor health concerns without worrying about the cost.



Plan Suggestions	RightStart® Plan	CoreMed SM Plan
Deductible	\$2,500	\$2,000
Benefit Percentage/Coinsurance	50/50 (GA: 60/40)	50/50 (GA: 60/40)
Coinsurance Out-Of-Pocket Maximum	\$2,000	\$2,500
Annual Outpatient Services Maximum	\$10,000	None—the plan pays benefits to the lifetime benefit maximum.
Annual Prescription Maximum	\$2,000	None—the plan pays benefits to the lifetime benefit maximum.
Annual Benefit Maximum	\$250,000	None—the plan pays benefits to the lifetime benefit maximum.
Lifetime Benefit Maximum	\$2 million	\$6 million
Doctor Office Copay Option ¹	Not selected.	\$35 for each of four network office visits.

¹ Available at an additional cost.

Building a Life Together

Marriage brings increased expenses. The costs associated with setting up a household might seem more important than the purchase of health insurance. However, a health insurance plan covering both you and your spouse should be one of your top budget priorities. If you get sick or injured while you're uninsured, you'll not only have your health to worry about, but you'll also have to figure out how to pay for the care you receive. By purchasing quality health insurance coverage like the CoreMed or SaveRight HSA plan from Assurant Health, you can seek the care you need without being liable for the high bills.

CoreMed offers you extensive general coverage and lifetime benefits of up to \$6 million per person. SaveRight HSA combines basic coverage with the tax advantages and savings potential of a Health Savings Account (HSA).



Plan Suggestions	CoreMed SM Plan	SaveRight HSA SM
Deductible	\$2,000	\$3,000
Benefit Percentage/Coinsurance	50/50 (GA: 60/40)	50/50 (GA: 60/40)
Annual Outpatient Services Maximum	None—the plan pays benefits to the lifetime benefit maximum.	\$15,000
Coinsurance Out-Of-Pocket Maximum	\$2,500	\$2,000
Lifetime Benefit Maximum	\$6 million	\$2 million

Assuring Your Family's Well-Being

If you have children, no doubt caring for them is your top priority. Part of that care means ensuring they always have access to medical treatment, both for preventing illnesses and treating any conditions they may develop. Keeping yourself healthy is important too—your children are depending on you to provide for them.

OneDeductible HSA offers broad, high-quality health insurance coverage with the convenience of one common deductible for all family members on the plan. Adding an HSA enables you to save pre-tax dollars to pay medical bills applied to your deductible and other qualified medical expenses, plus accumulate retirement funds.

For the broadest protection, choose the Assurant Health MaxPlan. A more conventional plan, it will provide the extensive coverage you and your family need while making children's check ups and other doctor visits affordable through the unlimited office visit copay option.

Plan Suggestions	OneDeductible SM HSA Plan	Assurant Health MaxPlan SM
Deductible	\$5,400	\$2,500
Benefit Percentage/Coinsurance	100/0	80/20
Coinsurance Out-Of-Pocket Maximum	\$0	\$2,000
Lifetime Benefit Maximum	\$8 million	\$3 million
Doctor Office Copay Option ¹	None. Save money every month in an HSA. Use those pre-tax dollars to pay for office visits.	\$35 each for unlimited network office visits per person, per year.

¹ Available at an additional cost.



Getting Ready for Retirement

The years leading up to retirement are especially important financially. After all the hard work you've done to save for a comfortable retirement, having those cash reserves jeopardized is unthinkable. That's why guarding your savings against catastrophic medical bills is so important. Choosing the right health insurance plan can mean the difference between putting your hard-earned funds at risk and ensuring they remain in your possession.

Assurant Health's CoreMed plan is ideal if you're looking for high-quality overall coverage. CoreMed's preventive care benefits help you stay healthy, and the lifetime benefit maximum of up to \$6 million assures you won't need to worry about medical bills if you do have a serious illness or injury.

The OneDeductible HSA plan provides excellent coverage and a simplified way to preserve your savings from high medical bills. An HSA offers the opportunity to pay everyday medical expenses with tax-free money and build tax-sheltered savings in preparation for retirement.

Plan Suggestions	CoreMed SM Plan	OneDeductible SM HSA Plan
Deductible	\$3,000	\$5,400
Benefit Percentage/Coinsurance	50/50 (GA: 60/40)	100/0
Coinsurance Out-Of-Pocket Maximum	\$2,500	\$0
Lifetime Benefit Maximum	\$6 million	\$8 million



Protect Yourself with the Right Insurance Plan

Whether you're just starting out on your own or you're on the verge of retirement, a health insurance plan is one of the most important choices you'll make. The right health insurance coverage will ensure you are adequately protecting yourself against the costs of treating illnesses and injuries.

Assurant Health's various plans allow you to find the optimal balance between security and affordability in every phase of your life.

RightStart Plan

- Basic benefits plus protection against serious illnesses and injuries
- Options to suit any budget
- Prescription drug copay
- Office visit copay option available

CoreMed Plan

- Extensive benefits for inpatient and outpatient care
- Lifetime benefit maximum of up to \$6 million
- Prescription drug copay
- Office visit copay option available

Assurant Health MaxPlan

- Broadest coverage
- Lifetime benefit maximum of up to \$8 million
- Prescription drug copay
- Unlimited office visit copay option available

SaveRight HSA Plan

- Qualified high deductible health plan offering protection from large medical bills
- Lower premiums and higher deductible than conventional plans
- Compatible with Health Savings Account (HSA), which provides tax savings
- Pre-tax HSA money can pay for bills up to deductible and other qualified medical expenses
- Helps build savings for the future since unused HSA money rolls over year to year and accumulates tax-free

OneDeductible HSA Plan

- Qualified high deductible health plan providing high-quality, extensive protection
- Lower premiums and higher deductible than conventional plans
- One common deductible for everybody on the plan
- Compatible with Health Savings Account (HSA), which provides tax savings
- Pre-tax HSA money can pay for bills up to deductible and other qualified medical expenses
- Helps build savings for the future since unused HSA money rolls over year to year and accumulates tax-free

Assurant Health is the brand name for products underwritten and issued by Time Insurance Company.

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

Assurant Health and its legal entities are not engaged in rendering tax or legal advice. If tax or legal advice is required, seek the services of a competent professional.

Choose the Right Level of Protection

Many important decisions, such as your choice of health insurance coverage, vary with your age and stage in life. Assurant Health has the right health insurance solution for almost every age and situation. To help guide you in your decision, the next few pages contain an outline of the two most popular plan designs for various stages of life. The plan listed to the left is the less expensive of each pair. Use these suggestions as a starting point to help you decide on the best plan for you.



Starting Out



Building a Life Together



Assuring Your Family's Well-Being



Getting Ready for Retirement



ASSURANT Health

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 more than 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, consumer-choice products such as Health Savings Accounts and Health Reimbursement Arrangements, as well as non-insurance products. With almost 3,000 employees, Assurant Health is headquartered in Milwaukee, Wisconsin, and has operations offices in Minnesota, Idaho and Florida, as well as sales offices across the country. The Assurant Health Web site is www.assuranthealth.com.

Assurant Health is one of five key business segments of Assurant, Inc., along with Assurant Employee Benefits, Assurant Preneed, Assurant Solutions and Assurant Specialty Property. Together, these business segments have partnered with clients who are leaders in their industries and have built leadership positions in a number of specialty market segments in the U.S. and selected international markets.

Assurant, Inc. is traded on the New York Stock Exchange under the symbol AIZ. The Assurant Web site is www.assurant.com.