



ASSURANT
Health®

HSA Elite Plans

Individual Medical Insurance



Extraordinary Lifetime Protection — \$25 Million

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 Time Insurance Company¹ A- (Excellent)² — affirming its 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.*



¹ Assurant Health is the brand name for products underwritten and issued by Time Insurance Company.

² Source: A.M. Best Ratings and Analysis, 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!

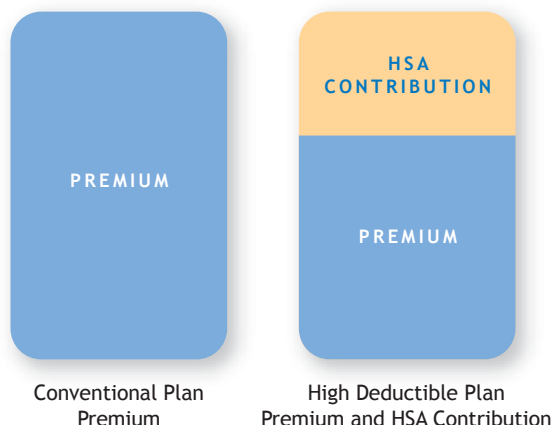
HSAs

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.



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

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 Elite Plan Highlights

Speedy Plan Approval

Apply through our exclusive **ExpressYESSM** program and expect a response in less than 48 hours. Many applicants receive approval and can print an insurance card on the spot!*

\$25 Million Lifetime Benefit Maximum

Enjoy the peace of mind that comes with one of the highest lifetime benefits available to individuals in the United States with the OneDeductible HSA Plan.

Your Choice of HSA Elite Plan Types

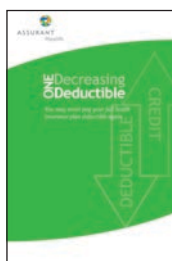
- **OneDeductible Elite** plans offer simplicity. With a single deductible for the family, covered expenses for all covered family members, including prescriptions, are applied to one common deductible. Once this deductible is met, the plan pays benefits for all covered family members.
- **SaveRightSM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

One Decreasing Deductible

Choose a OneDeductible HSA Elite 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.



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 **TelaDocTM 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.

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 expenses¹
- 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.

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.

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

¹ 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 HSA Elite Plans

Compare the benefits available with the OneDeductible Elite and the SaveRightSM Elite Plans.

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

Plan Design Unless otherwise noted, all deductibles, maximums and benefit amounts are applied per person and are reset each January 1.

Deductible <i>Amount you pay toward covered expenses before the plan pays benefits</i> Choose any underlined deductible – You'll receive a 24-month rate guarantee with the option to extend it to 36 months!*	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 <u>\$2,100 and \$2,850 individual/\$4,200 and \$5,700 family options: Extend your 12-month rate guarantee to 24 or 36 months!</u> Choose \$2,850 individual/\$5,700 family or higher , with a 100% benefit percentage, and get One Decreasing Deductible* — <i>You may never pay your full plan deductible again!</i> See the One Decreasing Deductible pamphlet for details.
Benefit Percentage <i>Percentage of covered expenses the plan pays after deductible</i>	100%, 80% or 50% <i>(Georgia: 60% instead of 50% for PPO plans)</i>
Coinsurance <i>Percentage of covered expenses you pay after deductible</i>	0%, 20% or 50% <i>(Georgia: 40% instead of 50% for PPO plans)</i>
Coinsurance Out-Of-Pocket Maximum <i>After this maximum is met, the plan pays 100% of covered expenses</i>	\$0 to \$2,500 depending on coinsurance <i>(Georgia: \$0 to \$2,000)</i> <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>
Outpatient Services Maximum <i>Annual maximum amount paid by the plan</i>	None – the plan pays benefits to the lifetime benefit maximum
Lifetime Benefit Maximum <i>The maximum amount the plan pays per person</i>	\$25 million

Outpatient Benefits

Benefits are subject to the selected deductible and coinsurance unless otherwise noted.

Prescription Drugs <i>Coverage is for the price of generics – or for the price of brand name prescriptions when a generic is not available – at a participating pharmacy. Mail order service is available.</i>	Covered – and when you use participating pharmacies you receive significant discounts
Preventive Services Mammograms, Pap tests and PSA screening Other covered preventive services <i>Physical exams, laboratory tests, immunizations and colonoscopies</i>	Covered – with no special limits Up to \$1,500 in benefits • Optional First-Dollar Preventive Services Benefit – see page 8 for details
Office Visits <i>Evaluation, diagnosis and management of illness or injury, and allergy shots</i>	Covered
Diagnostic Imaging and Laboratory Services <i>X-rays, ultrasounds, CAT scans, MRI, lab tests</i>	Covered
Outpatient Hospital, Surgical Center or Urgent Care Facility <i>Facility and supplies</i>	Covered
Professional Ground and Air Ambulance <i>Service to nearest facility equipped to provide appropriate care</i>	Covered
Emergency Room	Covered
Health Care Practitioner Services <i>Doctors, surgeons, assistant surgeons, anesthesiologists, physician assistants and nurses</i>	Covered
TelaDoc™ Medical Services*	Covered* • These physician consultations by telephone cost only \$35 each
Outpatient Physical Medicine <i>Physical, speech and occupational therapies; cardiac and pulmonary rehabilitation; treatment of developmental delay; chiropractic services</i>	Up to \$3,000 in benefits
Home Health Care	Up to 160 hours

Inpatient Benefits

Benefits are subject to the selected deductible and coinsurance unless otherwise noted.

Inpatient Hospital <i>Semi-private room, intensive care, specialty units and miscellaneous supplies</i>	Covered
Inpatient Rehabilitation Facility	Up to 90 days
Subacute Rehabilitation and Skilled Nursing Facilities	Up to 90 days
Transplants	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
Behavioral Health and Substance Abuse*	Inpatient and outpatient benefits are paid at 50% up to \$2,500* • Coinsurance applies to the out-of-pocket maximum

6 * 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 Elite and SaveRight Elite are also available without a PPO network (SaveRight Elite – Rider 2806).

SaveRightSM Elite Plan

(plans available with or without an HSA)

<div> <div>\$2,300, \$3,000 or \$5,100</div> <div>(Family deductible maximum is two times the deductible and is met collectively by two or more persons)</div> <div>\$2,300 and \$3,000 options: Extend your 12-month rate guarantee to 24 or 36 months!</div> </div>
<div> <div>100%, 75% or 50%</div> <div>(Georgia: 60% instead of 50% for PPO plans)</div> </div>
<div> <div>0%, 25% or 50%</div> <div>(Georgia: 40% instead of 50% for PPO plans)</div> </div>
<div> <div>\$0 to \$3,000 depending on coinsurance</div> <div>(Family coinsurance out-of-pocket maximum is two times the coinsurance out-of-pocket maximum and is met collectively by two or more persons)</div> </div>
<div> <div>\$15,000 or \$25,000 (All outpatient benefits are subject to this maximum)</div> </div>
<div> <div>\$2 million</div> </div>

<div> <div>Covered – and when you use participating pharmacies you receive significant discounts</div> <div> <ul style="list-style-type: none"> Maximum: \$2,000 – for brand and generic combined – or no annual maximum </div> </div>
<div> <div>Covered – with no special limits – after you have been insured for 12 months</div> <div>Up to \$1,000 in benefits – after you have been insured for 12 months</div> </div>
<div> <div>Covered</div> </div>
<div> <div>Covered</div> </div>
<div> <div>Covered</div> </div>
<div> <div>Up to \$1,000 for one trip</div> </div>
<div> <div>Covered</div> </div>
<div> <div>Covered</div> </div>
<div> <div>Not covered</div> </div>
<div> <div>\$50 per visit for up to two visits</div> <div> <ul style="list-style-type: none"> Chiropractic services are not covered </div> </div>
<div> <div>Not covered</div> </div>

<div> <div>Covered</div> </div>
<div> <div>\$100 per day for up to 50 days</div> </div>
<div> <div>Up to 30 days</div> </div>
<div> <div>Covered</div> <div> <ul style="list-style-type: none"> Includes up to \$10,000 toward donor expenses Related outpatient services are subject to outpatient maximum </div> </div>
<div> <div>Not covered*</div> </div>

Other Services

Both plans also provide benefits for:

- Covered 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 Elite	Selected individual plan deductible + \$2,000	Selected family plan deductible + \$4,000
SaveRight SM Elite	Selected individual plan deductible + \$2,000	2x individual out-of-network deductible met collectively by 2 or more persons
	OUT-OF-NETWORK COINSURANCE OUT-OF-POCKET MAXIMUM	
	Individual	Family
OneDeductible Elite	\$10,000	\$20,000
SaveRight SM Elite	\$15,000	\$30,000

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 *(SaveRight Elite Rider Series 9033)*

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 Elite 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.

Life Insurance

(SaveRight Elite Riders 2952, 2961 and 9061)

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
- Choose 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
\$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)

\$ 50	\$ 100
\$ 40	\$ 90
\$ 20	\$ 60
\$ 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

\$ 125	\$ 330
\$ 125	\$ 450
\$ 105	\$ 250
\$ 150	\$ 300
\$ 135	\$ 375
\$ 125	\$ 375
\$ 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

\$ 90	\$ 275
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* Combined Annual Benefit

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

\$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.

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

Deductible amount		\$
Coinurance out-of-pocket amount	+	\$
Total out-of-pocket amount		\$
Premium		\$ /year
Total out-of-pocket amount	+	\$
Total cost to you		\$ /year

PLAN WITH SUITESOLUTIONS

Deductible amount		\$
Coinurance out-of-pocket amount	+	\$
Total out-of-pocket amount		\$
SuiteSolutions benefit amount	—	\$
Remaining out-of-pocket amount*		\$
Premium with SuiteSolutions fee		\$ /year
Remaining out-of-pocket amount	+	\$
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 SaveRightSM Elite 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.

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.

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 and Series TIM

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