



ASSURANT  
Health

## Choosing the Right Health Insurance Plan



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

## 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**<sup>®</sup> 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**<sup>SM</sup>.



Plan Suggestions	RightStart <sup>®</sup>	CoreMed <sup>SM</sup>
Deductible	\$2,000	\$2,000
Benefit Percentage/Coinsurance	50/50 (GA: 60/40)	50/50 (GA: 60/40)
Coinsurance Out-Of-Pocket Maximum	\$2,500	\$3,500 (GA: \$3,000)
Facility Fee	None	\$200
Annual Outpatient Services Maximum	\$5,000	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	\$2 million

*Many other plan designs are available.*

## 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**<sup>®</sup> combines basic coverage with the tax advantages and savings potential of a Health Savings Account (HSA).



Plan Suggestions	CoreMed <sup>SM</sup>	SaveRight HSA <sup>®</sup>
Deductible	\$2,000	\$3,000
Benefit Percentage/Coinsurance	50/50 (GA: 60/40)	50/50 (GA: 60/40)
Coinsurance Out-Of-Pocket Maximum	\$3,500 (GA: \$3,000)	\$2,000
Facility Fee	\$200	None
Annual Outpatient Services Maximum	None – the plan pays benefits to the lifetime benefit maximum.	\$25,000
Annual Prescription Maximum	None – the plan pays benefits to the lifetime benefit maximum.	\$2,000
Lifetime Benefit Maximum	\$2 million	\$2 million

*Many other plan designs are available.*

## 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.

**CoreMed** offers extensive coverage and plenty of choice so you can customize your plan. Add the office visit copay option and your copay will be your only cost toward four visits per person each year.

**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.



Plan Suggestions	CoreMed <sup>SM</sup>	OneDeductible HSA
Deductible	\$2,000	\$5,700
Benefit Percentage/Coinsurance	50/50 (GA: 60/40)	100/0
Coinsurance Out-Of-Pocket Maximum	\$3,500 (GA: \$3,000)	\$0
Lifetime Benefit Maximum	\$2 million	\$3 million
Facility Fee	\$200	None

Many other plan designs are available.

## Getting Ready for Retirement

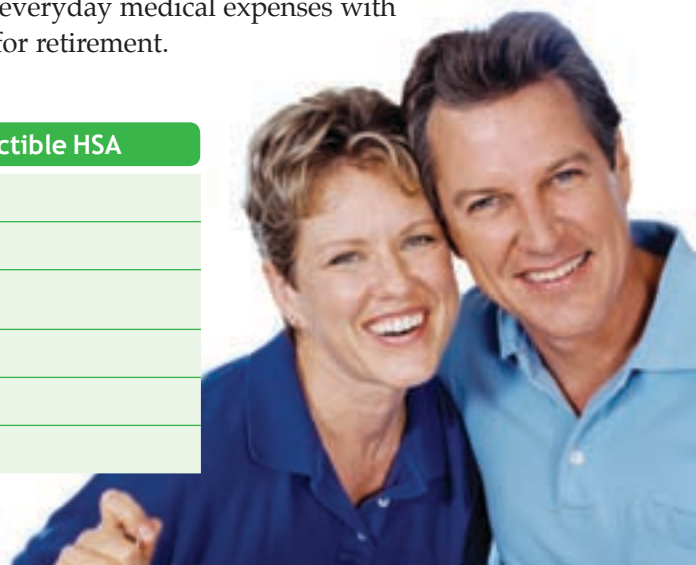
The years leading up to retirement are especially important financially. After all the hard work you've done to save for a comfortable retirement, having those cash reserves jeopardized is unthinkable. That's why guarding your savings against catastrophic medical bills is so important. Choosing the right 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 <sup>SM</sup>	OneDeductible HSA
Deductible	\$3,500	\$5,700
Benefit Percentage/Coinsurance	70/30	100/0
Coinsurance Out-Of-Pocket Maximum	\$7,500	\$0
Facility Fee	\$0	None
Lifetime Benefit Maximum	\$2 million	\$3 million
Initial Rate Guarantee	2 years	1 year

Many other plan designs are available.



# 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
- \$15 is your only cost for a generic prescription drug
- Office visit copay option available

## CoreMed<sup>SM</sup> Plan

- Extensive benefits for inpatient and outpatient care
- Lifetime benefit maximum of up to \$6 million
- \$15 is your only cost for a generic prescription drug
- Office visit copay option available
- Two-year initial rate guarantee available with some deductibles

## Assurant Health MaxPlan<sup>SM</sup>

- Broadest coverage
- Lifetime benefit maximum of up to \$8 million
- \$15 is your only cost for a generic prescription drug
- Unlimited office visit copay option available
- Two-year initial rate guarantee available with some deductibles

## 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
- Two-year initial rate guarantee available with the \$5,100 deductible

## 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
- Two-year initial rate guarantee available with some deductibles

Assurant Health is the brand name for products underwritten and issued by Time Insurance Company and John Alden Life 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 inside pages contain an outline of the two most popular plan designs for various stages of life. Use these suggestions as a starting point to help you decide on the best plan for you.

## Complete Your Coverage with Added Options

Once you've chosen a plan, you can tailor your coverage to your life by adding optional features and supplemental products like these:



### **Office Visit Copay**

With an office visit copay, you have the convenience of knowing what you'll spend when you visit a network doctor. Your copay is your only cost for an eligible network office visit, including immunizations and allergy shots.

*The office visit copay is not available with OneDeductible or SaveRight HSA plans.*



### **Maternity Benefit**

This benefit pays 100% of covered routine maternity services after you meet your maternity deductible — for any pregnancy that begins after a 90-day benefit waiting period.

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



### **Dental Insurance**

Choose from two fee-for-service plans that pay cash benefits to help offset the cost of routine, basic and major dental services.

*Options are available at an additional cost.*

*RightStart Office Visit Copay – Riders B176 and B177. RightStart and SaveRight HSA Maternity Benefit – Rider series 9033 and 9043.*



# ASSURANT Health

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### *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, Wis., 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](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, is traded on the New York Stock Exchange under the symbol AIZ. Assurant has more than \$20 billion in assets and \$7 billion in annual revenue. The Assurant Web site is [www.assurant.com](http://www.assurant.com).