



ASSURANT
Health

Assurant Health
501 West 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, 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.

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.

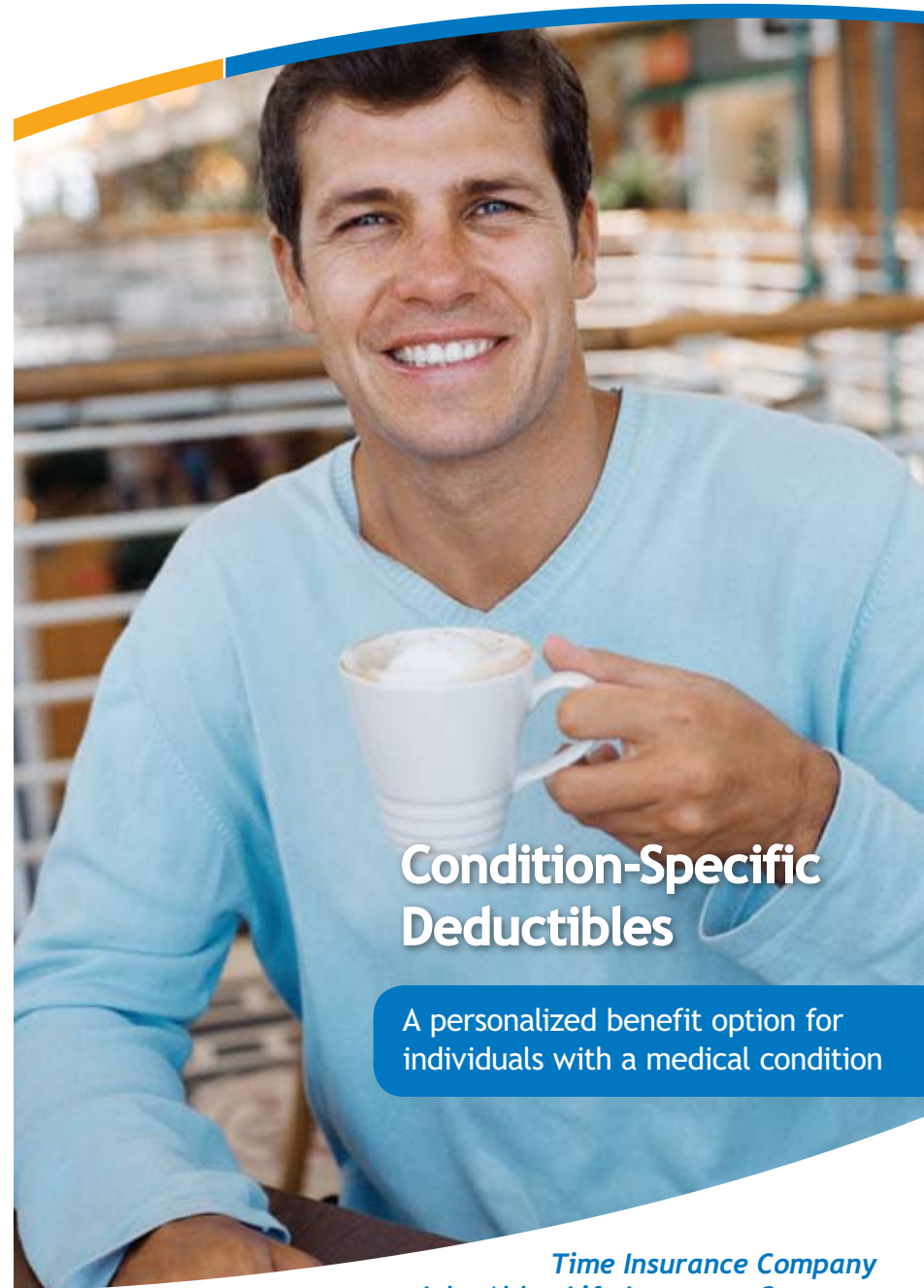
Assurant, a Fortune 500 company, is traded on the New York Stock Exchange under the symbol AIZ. Assurant has more than \$20 billion in assets and \$7 billion in annual revenue. The Assurant Web site is www.assurant.com.

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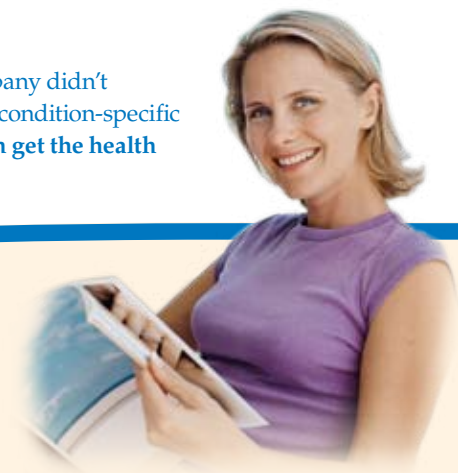
Condition-Specific Deductibles

A personalized benefit option for
individuals with a medical condition

*Time Insurance Company
John Alden Life Insurance Company
Union Security Insurance Company*

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"I have asthma. My previous insurance company didn't cover my asthma at all. Then I learned about condition-specific deductibles from Assurant Health. Now I can get the health insurance coverage I need."



Get the health coverage you need with a Condition-Specific Deductible (CSD).

If you have a medical condition that has been excluded from your individual health plan in the past, you know first-hand that your out-of-pocket costs can be overwhelming. But, with a condition-specific deductible from Assurant Health, you can better plan for your out-of-pocket expenses, and get the health insurance coverage you need.

A **condition-specific deductible** is a separate deductible that is added for a medical condition you have, which other insurance companies may not cover at all. With a condition-specific deductible you have flexibility and advantages:

- Receive the cost advantage of Assurant Health's provider discounts for services that would otherwise be excluded
- Know and plan for your potential out-of-pocket expenses
- Receive benefits for eligible claims after the CSD and policy deductibles are met
- Obtain coverage for conditions that other companies could rider, rate or not cover at all

A CSD or exception rider is added at Assurant Health's underwriting discretion. Not all conditions subject to a rider may be considered for a CSD.

CSDs are available in all states where individual medical plans are sold except CA, CT, GA, ID, IN, MN, NH and OR and are available with all individual medical plans except the RightStart HSA and SaveRight HSA plans.

Here's How It Works

- If you have a medical history of asthma, you may qualify for an asthma CSD.
- Once your CSD and plan deductible are met, you will receive benefits for your eligible asthma claims*, instead of the zero benefits and unlimited out-of-pocket expenses you're faced with if your condition was excluded from coverage.
- For all eligible services, including those for your CSD, you receive access to Assurant Health's provider discounts for services that would otherwise be excluded.

* All claims that are not related to the CSD go toward your plan deductible.

The Savings Are Clear

	Assurant Health plan with a CSD	Plan with an Exception Rider
Hospital Claim	\$12,000	\$12,000
PPO Discount	\$3,000	\$0
You Pay the CSD	\$4,000	\$0
You Pay the Plan Deductible	\$1,600	Not covered
Plan Pays	\$3,400	\$0
Total Out-of-Pocket Costs	\$5,600	\$12,000
Total Savings	\$6,400	

Claim example is for a One Deductible plan with a \$1,600 plan deductible, 100% coinsurance, and \$4,000 CSD for asthma instead of an exception rider. Asthma condition requires hospitalization. Total hospital bill \$12,000. All other claims for covered benefits that are not related to the CSD go toward the plan deductible.