

SuiteSolutions® offers valuable services, discounts and protections that help improve your family's quality of life – all at a price you can afford.

Through your membership in Health Advocates Alliance, you benefit from the collective buying power of thousands of members across the country.

Things to think about.

In the home, there's a fatal accident every 14 minutes and a disabling injury every four seconds.

(Source: Injury Facts, 2007 Edition, National Safety Council.)

More than 28 million visits to the emergency room annually are due to injuries.

(Source: Injury Facts, 2007 Edition, National Safety Council.)

About one in two men are at risk of developing some form of cancer. For women, the risk is about one in three.

(Source: Cancer Facts and Figures 2007, American Cancer Society.)

Approximately 1,200,000 new heart attacks and 700,000 strokes will occur this year.

(Source: Heart Disease and Stroke Statistics – 2007 Update, American Heart Association.)

Nearly 9 million Americans were victims of identity theft in 2006.

(Source: The Privacy Rights Clearinghouse – 2007)



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.



ASSURANT
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SuiteSolutions®

Brought to you through Health Advocates Alliance

Expand your
peace of mind

SuiteSolutions® offers two options that help you afford the added protection you want.

Today, many people are choosing major medical plans with higher deductibles to keep premiums at a level that fits their budgets.

SecureSolution and SelectSolution complement higher deductible plans with benefits that help you pay out-of-pocket, health-related expenses. Both plans are brought to you through your membership in Health Advocates Alliance.

SecureSolution

When you choose SecureSolution, you enjoy a variety of benefits, including financial protection against accidents. SecureSolution provides up to \$10,000 per accident to offset expenses such as your major medical deductible and coinsurance.

SelectSolution

SelectSolution further expands your peace of mind with an additional Critical Illness Expense benefit of up to \$10,000. Identity theft protection of up to \$2,500, child safety services and valuable discounts are also included.

Assurant Health is the brand name for major medical coverage underwritten and issued by Time Insurance Company, John Alden Life Insurance Company and Union Security Insurance Company.

SuiteSolutions benefits are brought to you through membership in Health Advocates Alliance. Accident and Critical Illness benefits are underwritten by National Union Fire Insurance Company of Pittsburgh, a member of American International Group, Inc. (AIG). National Union is rated A+ by A.M. Best Company (2007).

SelectSolution is not available in all states.

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.

SecureSolution

Offers many health-related benefits, helps pay out-of-pocket costs associated with accidents and provides benefits for accidental death, dismemberment and disability.

Accident Medical Expense*

- Benefit options (choose one): \$2,500, \$5,000 or \$10,000 for the primary insured, spouse and each child, per accident
- \$100 deductible per insured, per accident

Accidental Death and Dismemberment

- Death: \$10,000 on the primary insured, \$1,000 for the spouse and each child
- Dismemberment: up to \$10,000 for the primary insured, up to \$1,000 for the spouse and each child

(See plan summary for more details)

Weekly Accident Indemnity Benefit

- 70% of basic weekly salary to a maximum of \$250 per week, for up to 52 weeks for primary insured only. Starts on the 15th day of disability.

SuiteSolutions® helps protect your hard-earned financial resources



SelectSolution

Helps pay out-of-pocket costs associated with accidents and life-threatening illnesses, provides benefits for accidental death, dismemberment and disability and offers many other benefits.

Accident Medical Expense*

- Benefit options (choose one): \$2,500, \$5,000 or \$10,000 for the primary insured, spouse and each child, per accident *(Note: Selected benefit option also applies to Critical Illness Expense)*
- \$100 deductible per insured, per accident

Accidental Death and Dismemberment

- Death: \$25,000 on the primary insured, \$1,000 for the spouse and each child
- Dismemberment: up to \$25,000 for the primary insured, up to \$1,000 for the spouse and each child *(See plan summary for more details)*

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. Starts on the 15th day of disability.

Critical Illness Expense**

- Benefit options (choose one): \$2,500, \$5,000 or \$10,000 for the primary insured and spouse only *(Note: Selected benefit option must be the same as Accident Medical Expense)*
- Covers life-threatening cancer, heart attack, stroke, paralysis, renal failure, coma, major organ transplants and loss of sight/speech/hearing

Identity Network Child Safety Services

- Pre-registry of children using photographs and descriptions

Identity Theft

- 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% on monthly health club dues
- 10% to 60% on hearing aids *(Not available in all states.)*
- Up to 50% on hotels and travel packages
- Other valuable discounts

* Accident Medical Expense benefits are reduced by benefits payable under any other insurance plan.

** Critical Illness benefits are not available with child-only plans.