



ASSURANT
Health®

Assurant. On your terms.™

Assurant Affordable Health Access

Limited-Benefit Health Plans for Individuals and Families

The health insurance solution
for your everyday needs



Get *Affordable* Health Coverage

With Assurant Affordable Health Access Plans, you'll get:

- Real benefits for the kinds of health care services you and your family use most
- Affordable premiums
- Choice between individual or family coverage
- To keep your doctors
- Access to network discounts — even when you reach your benefit limits
- Optional benefits for Dental Insurance Plan and Cancer Benefits



Assurant Health *answers your need.*

Assurant Affordable Health Access provides you with a choice of three limited-benefit plans for **affordable access to services you value most**, like doctor's office visits and prescriptions. Health Access Plans also deliver benefits that can help keep you well, like preventive care and immunizations, which may help reduce your need for health services down the road.

It's easy to qualify for Health Access Plans, too. One of the plans doesn't require you to answer any medical questions about your health, or your family's health. You can **cover whom you choose** — just you, just your children, or everyone in your family. And everyone gets **access to network discounts**, so you can save money.

Health Access Plans may not be right for everyone. It's important to know these plans have specific dollar limits that make them more affordable. Get a closer look at the specific benefits and limitations in this brochure so you'll know if Health Access Plans — **an affordable option for the everyday benefits you value** — are right for you.



Take a Closer Look

Choosing a health insurance plan to protect you and your family is serious stuff — and digging into the details can help you **make a knowledgeable, informed decision** about these limited-benefit plans. Take a look at the specific benefits for all three Health Access Plans below.

Good limited-benefit plan

Benefits for your everyday needs HEALTH ACCESS PLAN A	
<p>Office Visit Copay — for what you value <i>You pay your copay and the plan pays 100% of the remaining cost of an eligible office visit up to \$150 per visit for examination, consultation, evaluation, development of a treatment plan, immunizations and allergy shots. An office visit during which you receive services only for immunizations and allergies does not apply to your 4-visit annual limit; however, your copay and the \$150 maximum per visit still apply. Child health supervision services for a covered dependent child under the age of 16 accrue to, but are not subject to the calendar year maximum limitation for number of visits.</i></p>	<ul style="list-style-type: none"> You pay a \$25 copay for each office visit to a primary care physician or retail health clinic You pay a \$35 copay for each office visit to a specialist physician Copay applies to each of four office visits per person per calendar year We pay up to \$150 per office visit
<p>Prescription Drugs — for more of what you value</p>	<ul style="list-style-type: none"> You pay a \$10 copay for generic drugs You pay a \$50 copay for brand-name drugs We pay up to \$750 in benefits per calendar year
<p>Outpatient Medical Services</p>	<ul style="list-style-type: none"> We pay up to \$250 in benefits for outpatient x-ray and lab only
<p>Surgical Services <i>Surgeon</i></p>	<ul style="list-style-type: none"> We pay up to \$250 in benefits per calendar year Must be performed during an office visit
<p><i>Assistant Surgeon</i></p>	Not covered
<p><i>Anesthesiologist</i></p>	Not covered
<p>Ground and Air Ambulance</p>	Not covered
<p>Emergency Room</p>	Not covered
<p>Inpatient Benefit Facility Charges</p>	Not covered
<p>Other Non-surgical/Non-facility Inpatient Services</p>	Not covered
<p>Lifetime Maximum</p>	<ul style="list-style-type: none"> Services are subject to calendar-year maximums
<p>Medical Questions for Qualification</p>	<ul style="list-style-type: none"> No medical questions to qualify

Health Access Plans provide limited benefits and all covered services are subject to calendar-year maximums. These are not major medical health plans and are not replacements for them. The amount of benefits depends upon the plan selected and the premium will vary with the amount of benefits. Read all coverage documents carefully upon receipt. For a complete listing of benefits, limitations, and exclusions, please refer to your coverage documents.

Know Your Limits

To keep these plans affordable, Health Access Plans have benefit limits. For example, for Health Access Plans B and C, no benefits are paid for charges incurred due to a pre-existing condition until you have been continuously insured under your plan for 12 months. It's important you understand the limits of Health Access Plans. But, even after you've hit a dollar limit — you'll still **save money from the network discounts** you'll receive as part of these plans.

Better limited-benefit plan

Best limited-benefit plan

Benefits for your everyday needs plus \$100,000 for your inpatient needs HEALTH ACCESS PLAN B	Benefits for your everyday needs plus \$200,000 for your inpatient needs HEALTH ACCESS PLAN C
<ul style="list-style-type: none"> You pay a \$25 copay for each office visit to a primary care physician, retail health clinic, specialist or health care practitioner Copay applies to each of four office visits per person per calendar year We pay up to \$150 per office visit 	<ul style="list-style-type: none"> You pay a \$25 copay for each office visit to a primary care physician, retail health clinic, specialist or health care practitioner Copay applies to each of four office visits per person per calendar year We pay up to \$150 per office visit
<ul style="list-style-type: none"> You pay a \$10 copay for generic drugs You pay a \$50 copay for preferred brand-name drugs You pay a \$75 copay for non-preferred brand-name drugs We pay up to \$250 in benefits per calendar year 	<ul style="list-style-type: none"> You pay a \$10 copay for generic drugs You pay a \$50 copay for preferred brand-name drugs You pay a \$75 copay for non-preferred brand-name drugs We pay up to \$750 in benefits per calendar year
<ul style="list-style-type: none"> You pay a \$200 deductible* We pay 80% of covered charges up to \$500 per calendar year You pay remaining 20% of covered charges 	<ul style="list-style-type: none"> You pay a \$200 deductible* We pay 80% of covered charges up to \$1,000 per calendar year You pay remaining 20% of covered charges
<i>Includes office visit services, outpatient hospital, surgical center or urgent care facility.</i>	
<ul style="list-style-type: none"> Includes surgeon benefits for both inpatient and outpatient services paid to the scheduled benefit amount. Benefits paid per surgery vary greatly — your agent can provide more details.** 	<ul style="list-style-type: none"> Includes surgeon benefits for both inpatient and outpatient services paid to the scheduled benefit amount. Benefits paid per surgery vary greatly — your agent can provide more details.**
<ul style="list-style-type: none"> We pay up to 20% of amount paid for surgery 	<ul style="list-style-type: none"> We pay up to 20% of amount paid for surgery
<ul style="list-style-type: none"> We pay up to 20% of amount paid for surgery 	<ul style="list-style-type: none"> We pay up to 20% of amount paid for surgery
<ul style="list-style-type: none"> We pay up to \$100 ground/\$1,000 air — per trip, up to two trips per calendar year 	<ul style="list-style-type: none"> We pay up to \$100 ground/\$1,000 air — per trip, up to two trips per calendar year
<ul style="list-style-type: none"> You pay a \$100 copay per visit We pay up to \$250 in benefits for each of two visits per calendar year 	<ul style="list-style-type: none"> You pay a \$100 copay per visit We pay up to \$750 in benefits for each of two visits per calendar year
<ul style="list-style-type: none"> We pay up to \$750 in benefits per day for sickness We pay up to \$1,000 in benefits per day for injury We pay 80% and you pay 20%, up to \$100,000, in benefits per calendar year based on the daily inpatient limits. You pay any balance. 	<ul style="list-style-type: none"> We pay up to \$2,000 in benefits per day for sickness We pay up to \$4,000 in benefits per day for injury We pay 80% and you pay 20%, up to \$200,000, in benefits per calendar year based on the daily inpatient limits. You pay any balance.
<ul style="list-style-type: none"> Considered under the inpatient per day maximum Coinsurance applies 	<ul style="list-style-type: none"> Considered under the inpatient per day maximum Coinsurance applies
<ul style="list-style-type: none"> \$1 million 	<ul style="list-style-type: none"> \$1 million
<ul style="list-style-type: none"> Limited medical questions to qualify 	<ul style="list-style-type: none"> Limited medical questions to qualify

* Family deductible maximum is two times the deductible and is met collectively by two or more persons.

** Agents can access the surgical schedule at www.assuranthealthsales.com.

Affordable Rates Bring It All Together

Get quick pricing information for Health Access Plans from the monthly rates below, so you know right away what these plans mean to your pocketbook.

Locate the primary applicant's age and decide whom you want to cover.

HEALTH ACCESS PLAN A — Monthly Rates					
AGE	0-17	18-30	31-40	41-50	51-63
Primary	\$34.00	\$40.00	\$43.00	\$48.00	\$61.00
Primary and Spouse	\$68.00	\$80.00	\$86.00	\$96.00	\$122.00
Primary with 1 Child	\$68.00	\$74.00	\$77.00	\$82.00	\$95.00
Primary with 2 or more Children	\$115.60	\$121.60	\$124.60	\$129.60	\$142.60
Primary and Spouse with 1 Child	\$102.00	\$114.00	\$120.00	\$130.00	\$156.00
Primary and Spouse with 2 or more Children	\$154.70	\$166.70	\$172.70	\$182.70	\$208.70

HEALTH ACCESS PLAN B — Monthly Rates					
AGE	0-17	18-30	31-40	41-50	51-63
Primary	\$51.00	\$83.00	\$97.00	\$128.00	\$196.00
Primary and Spouse	\$102.00	\$166.00	\$194.00	\$256.00	\$392.00
Primary with 1 Child	\$102.00	\$134.00	\$148.00	\$179.00	\$247.00
Primary with 2 or more Children	\$173.40	\$205.40	\$219.40	\$250.40	\$318.40
Primary and Spouse with 1 Child	\$153.00	\$217.00	\$245.00	\$307.00	\$443.00
Primary and Spouse with 2 or more Children	\$232.05	\$296.05	\$324.05	\$386.05	\$522.05

HEALTH ACCESS PLAN C — Monthly Rates					
AGE	0-17	18-30	31-40	41-50	51-63
Primary	\$65.00	\$104.00	\$118.00	\$154.00	\$234.00
Primary and Spouse	\$130.00	\$208.00	\$236.00	\$308.00	\$468.00
Primary with 1 Child	\$130.00	\$169.00	\$183.00	\$219.00	\$299.00
Primary with 2 or more Children	\$221.00	\$260.00	\$274.00	\$310.00	\$390.00
Primary and Spouse with 1 Child	\$195.00	\$273.00	\$301.00	\$373.00	\$533.00
Primary and Spouse with 2 or more Children	\$295.75	\$373.75	\$401.75	\$473.75	\$633.75

The rates for these limited-benefit plans are valid only for policies issued with effective dates December 1, 2008, and later. Rates quoted more than 30 days in advance of the requested effective date are subject to change and are not guaranteed. Issuance of coverage and rates are subject to approval. Rates are based on primary's age as of the effective date of the policy. This is not an insurance contract. Only the actual contract provisions apply. Final rates may vary. Employers cannot contribute to individual premiums. 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 also may realize some benefit from these fees.

Exclusions Summary

It's important to know what's not covered through your plan. Note that no benefits are provided for the following, except where state mandates apply:

FOR PLAN A:

- Charges not specifically listed as covered under the Medical Benefits and Outpatient Prescription Drug Benefits provisions or incurred before the covered person's effective date or after coverage termination date
- Charges for conditions from any work for wage or profit; a work-related condition eligible for benefits under Workers' Compensation, employers' liability, or similar laws, even when the covered person doesn't file a claim. (Doesn't apply to a covered person not requiring coverage under any Workers' Compensation, employers' liability, or similar law, and does not have such coverage. However, the covered person must receive services in accordance with the Medical Benefits provisions.)
- Charges for routine dental care, masseur, masseuse, or massage therapist services or massage therapy, or a rolfer
- Charges for any amount in excess of any maximum benefit for covered services
- Charges for vitamins and/or vitamin combinations even if prescribed by a health care practitioner
- Charges for over-the-counter drugs or medicines whether or not prescribed by a health care practitioner
- Charges for drugs or medicines used to treat, impact, or influence athletic performance, body conditioning, strengthening, or energy; social phobias; slowing the normal processes of aging; daytime drowsiness; overactive bladder; dry mouth; excessive salivation; genetic make-up or genetic predisposition; prevention or treatment of hair loss, excessive hair growth, or abnormal hair patterns
- Charges for biological sera; vaccines and other immunizing agents; injectable parenteral administration, except insulin or Imitrex

FOR PLANS B AND C:

- Charges incurred due to a pre-existing condition until you have been continuously insured for 12 months
- Illness or injury caused by war, commission of a felony, attempted suicide, influence of an illegal substance or level of substance, or a hazardous activity
- 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
- Custodial care, home health care or hospice care
- Charges reimbursable by Medicare, Workers' Compensation or automobile insurance carriers
- Hormone stimulation treatment to promote or delay growth
- Routine dental care, unless you choose the dental insurance option
- Treatment for TMJ or CMJ, except medically necessary diagnostic and surgical benefits to treat conditions caused by congenital or developmental deformity, disease or injury, and certain jaw/tooth disorders
- 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, pregnancy (except for complications of pregnancy), routine newborn care, surrogate pregnancy and routine nursery charges

- Storage of umbilical cord stem cells or other blood components in the absence of sickness or injury
- Genetic testing, counseling, and services
- Durable or personal medical equipment
- Charges for sex transformation, treatment of sexual dysfunction or inadequacy, or to restore or enhance sexual performance or desire
- Charges incurred for drugs obtained outside of the United States
- Over-the-counter products
- Contraceptive drugs or devices
- Drugs not approved by the FDA
- 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
- Behavior modification or behavioral problems, except for diabetes self-management training and education
- Prophylactic treatment
- Telemedicine (including but not limited to treatment rendered through the use of interactive audio, video, or other electronic media)
- Experimental or investigational services
- Charges for any amount in excess of any benefit maximum
- Charges for homeopathic medicines or non-medical items
- Treatment of behavioral health (mental/nervous disorders) and substance abuse
- Charges for adjustments or spinal manipulation services and/or subluxation treatment
- Charges for non-covered services and associated complications
- Charges for take-home drugs dispensed at an institution (other than a pharmacy)

Pre-Existing Conditions (*Plans B and C only*)

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. Benefits are not paid for charges incurred due to a pre-existing condition until you have been continuously insured under the plan for 12 months. After the 12-month period, benefits are paid for a pre-existing condition, unless the condition is specifically excluded from coverage.

In the event you have had breast cancer but have since been determined to be free of breast cancer, routine follow-up care to determine a recurrence of breast cancer does not constitute medical treatment, diagnosis, or consultation for purposes of determining a pre-existing condition unless evidence of breast cancer is found during or as a result of the follow-up care.



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For more information and to learn about optional benefits and apply for coverage, contact your insurance agent.

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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, 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 \$25 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.