



ASSURANT
Health

Health Savings Account (HSA) Plans



Get a quote,
an approval and
an insurance card
on the spot
with *ExpressYES*

You don't need a group to have a planSM

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 of its competitors. 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 Assurant Health insurance companies¹ A- (Excellent)²—affirming their outstanding ability to meet claims-paying obligations.

COMMITMENT

Assurant Health specializes in you. While many health insurance companies focus on the large group market, 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 and John Alden Life Insurance Company.

² Source: A.M. Best Ratings and Analysis of Time Insurance Company and John Alden Life Insurance Company, June 2006.

Quality Health Insurance at an Affordable Price

With health care costs rapidly 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 not an acceptable alternative.

The wise choice is an Assurant Health HSA plan, which protects against large medical bills, provides tax advantages and keeps premiums affordable.

An Assurant Health HSA plan consists of two components—a federally qualified, high deductible health insurance plan and a tax-sheltered Health Savings Account (HSA). It's the ideal way to protect yourself and your family from the massive medical bills that can accompany a serious accident or illness—and pay your routine health care expenses—all at a reasonable price.

Health Savings Accounts

A Health Savings Account (HSA) is a pre-tax fund you can use to pay medical expenses not paid by your high deductible health plan—including bills that go toward meeting your deductible and many other expenses listed in *IRS Publication 502*.

Pairing your qualified high deductible health plan with an HSA offers you the ability to pay routine health care expenses with pre-tax money and build a tax-sheltered safety fund for future medical expenses or retirement.

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.



Conventional Plan Premium



High Deductible Plan Premium and HSA Contribution

The financial benefits of an HSA are clear:

- You pay no income tax on money you deposit in your HSA.
- You are not taxed on any interest or earnings credited to the account as long as any money you withdraw is used to pay for qualified medical expenses.
- Any money you don't spend rolls over year to year for use in paying future medical expenses or supplementing your retirement income.
- At age 65, you can withdraw money from your HSA for non-medical expenses without penalty, paying only standard income tax.

Funding your HSA is easy since you will be saving money on premiums by purchasing the high deductible health insurance plan. Simply use those savings to help build your HSA, then deduct the contributions from your taxable income.

Eligibility

Anybody with a qualified high deductible health plan as his or her only major medical coverage may open and contribute to a Health Savings Account. Total contributions cannot exceed the IRS yearly maximum.

HSAs are permanent and portable, so regardless of your future employment situation, you can maintain your HSA.

With a high deductible health insurance plan, you pay less in premium than you would for a conventional plan with a lower deductible. Most people find that their net insurance cost (including deductible and coinsurance) is less with an HSA-qualified high deductible plan than with a conventional plan.

If you use your savings to make tax-deductible contributions to a Health Savings Account (HSA), you create a fund that grows tax-free from year to year.

Count on a high deductible health insurance plan and Health Savings Account from Assurant Health

- High deductible health plans save you money on premium while protecting you against large medical bills.
- Assurant Health's OneDeductible HSA and SaveRight HSA plans allow you to choose the degree of coverage best suited to your lifestyle.
- Your initial premium rate is locked in 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!
- HealthyDiscount rewards you for maintaining your good health by providing 10% off your renewal rates.
- Extra protection against significant out-of-pocket costs is available through SuiteSolutions.
- Adding a Health Savings Account provides a way to pay for routine medical expenses with pre-tax money and create a permanent tax shelter for use in paying future medical bills or funding your retirement.
- Health Savings Account funds roll over year to year and grow tax-free.
- Assurant Health makes it easy to set up and access your HSA.

Medical Expenses Payable with HSA Funds

Following is a partial list of medical expenses you can pay with your pre-tax HSA dollars. For a complete list, see *IRS Publication 502* at <http://www.irs.gov>. These services may not be covered under your health insurance plan.

- Acupuncture
- Alcoholism treatment
- Ambulance service
- Artificial limbs
- Artificial teeth
- Bandages
- Birth control pills
- Breast reconstruction surgery
- Braille books and magazines
- Chiropractic treatment
- Contact lenses
- Crutches
- Dental treatment
- Diagnostic devices
- Disabled dependent care expenses
- Drug addiction treatment
- Eyeglasses
- Fertility enhancement
- Guide dog
- Hearing aids
- Hospital services
- Laboratory fees
- Long-term care insurance
- Medical services
- Medications
- Nursing home fees
- Nursing services
- Psychiatric care
- Psychoanalysis
- Psychologist fees
- Smoking cessation program
- Special education
- Sterilization
- Surgery
- Transplant expenses
- Vision correction surgery
- Weight loss program
- Wheelchair
- X-ray

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.

Plan design, benefits, optional features, provisions and exclusions may vary by state.

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.

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.

Assurant Health's HSA Plans

Assurant Health offers two qualified high deductible health insurance plans and accompanying Health Savings Accounts.

OneDeductible HSA

With the OneDeductible HSA plan, you receive broad, high-quality health care coverage through a simplified plan that features a single, common deductible covering everyone on the plan.

All covered expenses, even prescriptions, are applied to the single deductible, so with the OneDeductible plan, you never need to keep track of separate deductibles for each family member.

The OneDeductible plan's **optional Maternity Benefit** pays 100% of covered routine maternity services after you meet your maternity deductible—for any pregnancy that begins after the nine-month benefit waiting period. Maternity deductible options are \$1,000, \$2,500, \$5,000 and \$10,000.

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

Also available only with the OneDeductible plan, the **optional First-Dollar Preventive Services Benefit** provides \$500 per person each calendar year for preventive services—before your deductible is met—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.

SaveRight HSASM

For the most affordable qualified high deductible health plan, look to the SaveRight HSA plan. SaveRight HSA's low premiums fit even the tightest budget, and your premium savings allow you to fund your tax-sheltered HSA.

HealthyDiscount

Both the OneDeductible HSA and SaveRight HSA plans offer you HealthyDiscount, which rewards you for maintaining your good health by providing 10% off your renewal rates.

Plan Design

Select an underlined deductible and you'll receive a 24-month rate guarantee—with the option to extend it to 36 months!

Deductible

Amount you pay toward covered expenses before the plan pays benefits

Benefit Percentage

Percentage of covered expenses the plan pays after deductible

Coinsurance

Percentage of covered expenses you pay after deductible

Coinsurance Out-Of-Pocket Maximum

After this maximum is met, the plan pays 100% of covered expenses

Outpatient Services Maximum

Annual maximum amount paid by the plan

Lifetime Benefit Maximum

The maximum amount the plan pays per person

Outpatient Benefits

Prescription Drugs

Preventive Services

Mammograms, Pap tests and PSA screening

Other covered preventive services

Office Visits

Diagnostic Imaging and Laboratory Services

Outpatient Hospital, Surgical Center or Urgent Care Facility

Professional Ground and Air Ambulance

Emergency Room

Health Care Practitioner Services

Doctors, surgeons, assistant surgeons, anesthesiologists, physician assistants and nurses

Outpatient Physical Medicine

Physical, speech and occupational therapies; cardiac and pulmonary rehabilitation; treatment of developmental delay; chiropractic

Home Health Care

Inpatient Benefits

Inpatient Hospital

Semi-private room, intensive care, specialty units and miscellaneous supplies

Inpatient Rehabilitation Facility

Subacute Rehabilitation and Skilled Nursing Facilities

Transplants

Behavioral Health and Substance Abuse

Dental Insurance automatically added in some states.
See page 7 for details.

OneDeductibleSM HSA Plan (plan also available without an HSA)

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

Individual plan: \$1,100, \$1,600, \$2,100, \$2,850, **\$3,750 or \$5,000**
Family plan: \$2,200, \$3,200, \$4,200, \$5,700, **\$7,500 or \$10,000**
per family

100%, 80% or 50% (GA: 60% not 50% for PPO plan)

0%, 20% or 50% (GA: 40% not 50% for PPO plan)

\$0 to \$2,500 depending on coinsurance
(Family coinsurance out-of-pocket maximum is two times the coinsurance out-of-pocket maximum and is met collectively by two or more persons)

None—the plan pays benefits to the lifetime benefit maximum

\$3 million or \$8 million

SaveRight HSASM Plan

\$2,200, \$3,000 or **\$5,100** *(Family deductible maximum is two times the deductible and is met collectively by two or more persons)*

100%, 75% or 50% (GA: 60% not 50% for PPO plan)

0%, 25% or 50% (GA: 40% not 50% for PPO plan)

\$0 to \$3,000 depending on coinsurance
(Family coinsurance out-of-pocket maximum is two times the coinsurance out-of-pocket maximum and is met collectively by two or more persons)

\$15,000 or \$25,000 *(All outpatient benefits are subject to this maximum)*

\$2 million

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

Covered

Benefits for preventive services, as for all covered services, are subject to deductible and coinsurance unless otherwise noted.

Covered—with no special limits

Up to \$1,000 in benefits
• Optional First-Dollar Preventive Services Benefit—see page 5 for details

Covered

Covered

Covered

Covered

Covered
• \$75 emergency room fee—waived if admitted to the hospital

Covered

Up to \$3,000 in benefits

Up to 160 hours

Covered

• Maximum: \$2,000—for brand and generic combined—or no annual maximum

Benefits for preventive services, as for all covered services, are subject to deductible and coinsurance unless otherwise noted.

Covered—with no special limits—after you have been insured for 12 months

Up to \$500 in benefits—after you have been insured for 12 months

Covered

Covered

Covered

Up to \$1,000 for one trip

Covered
• \$75 emergency room fee—waived if admitted to the hospital

Covered

\$50 per visit for up to two visits
• Chiropractic not covered

Not covered

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

Covered

Up to 90 days

Up to 90 days

Covered
• Kidney, cornea and skin transplants have no special limits
• Transplants such as bone marrow, heart, liver and lung have no special limits 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

Inpatient and outpatient benefits are paid at 50% up to \$2,500
• Coinsurance applies to the out-of-pocket maximum

Covered

\$100 per day for up to 50 days

Up to 30 days

Covered
• Includes up to \$10,000 toward donor expenses
• Related outpatient services are subject to outpatient maximum

Not covered

Managing your HSA

After you select a qualified high deductible health plan from Assurant Health, your next step is to set up your Health Savings Account and decide how you wish to fund and manage it. It's simple and convenient to establish the account with Assurant Health. Assurant Health offers you two easy ways to manage your account.

HSA Fundamentals

With HSA Fundamentals, you deposit your HSA money in an interest-bearing account administered by Assurant Health. 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.

HSA Tools

If you want advanced account options such as the ability to invest in money market or mutual funds—and a higher degree of control over your account—HSA Tools is the right choice for you. HSA Tools offers a quick and easy way to modify and manage your account, learn more about investing options and plan for account deposits or disbursements—all online. HSA Tools also provides a VISA® debit card for convenient payment of qualified medical expenses.

UMB Bank, n.a. is the account custodian. VISA® is a registered trademark of VISA International Service Association.

Optional coverages make it yours

Take a plan and make it your own with these optional features and supplemental products.

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 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	\$25/visit
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Basic Services* — Payments are 50% of the listed benefit in the first calendar year.

Deep sedation/general anesthesia —first 30 minutes	\$50
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Amalgam filling—three surfaces	\$40
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Extraction—erupted tooth or exposed root	\$20
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Reline complete denture (laboratory)	\$50
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Major Services* — Payments are 20% of the listed benefit in the first calendar year, and 50% in the second year.

Inlay—metallic—two surfaces	\$125
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Crown—resin	\$125
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Retreatment of previous root canal therapy—bicuspid	\$105
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Clinical crown lengthening—hard tissue	\$150
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Complete denture	\$135
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Crown	\$125
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Maxillary sinusotomy	\$335
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Temporomandibular Joint (TMJ) Services — A lifetime benefit of up to \$500 is available for each person beginning in the third calendar year.

Temporomandibular joint arthrogram	\$90
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* The combined maximum annual benefit for Basic and Major Services is \$1,000 per person.



In Alabama, Arizona, Michigan, Montana, Oklahoma and Wyoming, Dental Insurance is automatically included when the OneDeductible Plan is purchased.

SuiteSolutions®

For additional protection against bills associated with accidents and critical illnesses, add SuiteSolutions® to your Assurant Health HSA plan. Available through membership in Health Advocates Alliance, SuiteSolutions helps you cover your out-of-pocket expenses. For example, if you have a \$5,000 plan deductible, the \$5,000 Accident Medical Expense Benefit could cover you for all but \$100 of your deductible in the event of an injury.

Two membership levels are available.

With both, you:

- 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

Accident Medical Expense Benefit

- Benefit options: \$2,500, \$5,000 or \$10,000 per insured, per accident
- \$100 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

Accident Medical Expense Benefit

- Benefit options: \$2,500, \$5,000 or \$10,000 per insured, per accident
- \$100 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, paralysis, renal failure, coma, transplants and more.

(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)

Accident and critical illness benefits are underwritten by National Union Fire Insurance Company of Pittsburgh, a member of American International Group, Inc. (AIG).

Life Insurance

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.

Accident Medical Expense Benefit

This benefit pays first in the event of an injury—before you pay any copay, access fee, deductible or coinsurance. You select the benefit amount: \$500, \$1,000 or \$2,500.

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.

Actual costs and savings may vary by provider and geographical area.

Optional features are available at an additional cost. SaveRight HSA Life Insurance—Riders 2952, 2961, 2962, 2963, 9061 and 9062. OneDeductible Accident Medical Expense Benefit—Riders 4014 and 4017. SaveRight HSA Accident Medical Expense Benefit—Riders 2803 and 2829. Dental and SuiteSolutions plans are separate contracts. Discount programs are not insurance. Additional provisions may apply.

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
- 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, 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
- Behavior modification
- 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 naturopathic medicine or non-medical items
- Charges related to health care practitioner-assisted suicide

Additional SaveRight HSA Exclusions

- Alternative medicine
- Behavioral health and substance abuse
- Chiropractic
- Home health care
- Maternity



ASSURANT
Health

For more information, or to apply for
coverage, contact:

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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.