

# Assurant Health

## Who you choose matters

Choosing the right insurance company is just as important as choosing the right health plan for you and your family. Look at a company's longevity, its stability and its focus to make the right choice.

**Longevity**  
The length of time a company has been in business tells you if they've had sufficient time to get the complexities of health insurance right. It takes more than just a few years, decades even, to learn the business. Assurant Health is part of a long and stable company tradition – with more than 110 years' experience.

**Stability**  
A company's financial strength and stability are good indicators of the company's claims paying ability, which is particularly important when you actually use what you're buying. A.M. Best rates Time Insurance Company A- (excellent) based on financial strength<sup>1</sup>.

**Focus**  
Business focus is important too. If health insurance is the only business a company does, it has to do it right to be successful and stay in business. With **health insurance as our sole focus**, Assurant Health is a leader in the Individual Medical market and was at the forefront of Health Savings Account legislation.

<sup>1</sup>Source: A.M. Best Ratings and Analysis, June 2005.



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 more than 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 one of five key business segments of Assurant, Inc., along with Assurant Employee Benefits, Assurant Preneed, Assurant Solutions and Assurant Specialty Property. Together, these business segments have partnered with clients who are leaders in their industries and have built leadership positions in a number of specialty market segments in the U.S. and selected international markets.

Assurant, Inc. is traded on the New York Stock Exchange under the symbol AIZ. The Assurant Web site is [www.assurant.com](http://www.assurant.com).



ASSURANT  
Health

One Smart Plan

## One Deductible Health Plan

*for Individuals and Families*



# One Deductible

The smarter way to look at your health insurance

You want to be the smartest consumer you can – but complicated health plans make it difficult. That's why Assurant Health offers you the One Deductible Plan. It's the smart, simple, economical way to look at health insurance.



## Smart

One Deductible is a high deductible insurance plan designed to **keep money in your pocket**. It means **you're not paying for benefits that you may never use**. Wouldn't that feel good for once?

## Simple

One Deductible means just that – **one for everyone**. The integrated deductible **includes all covered expenses, including prescriptions,**

for all covered persons. **There's no keeping track of separate deductibles** for each member of your family.

## Economical

For Webster's, economical means careful, efficient use of resources. For Assurant Health, economical means One Deductible.

The money you **save on premiums** can more than pay for your routine health care expenses. If the unexpected does happen, **you're protected from financial hardship** – that's what health insurance is for. And, with **HealthyDiscount<sup>2</sup>**, offered with One Deductible Plan, **you can save even more!**



Join thousands of customers who've already made the smart choice for health insurance. Now choose your options:

Deductibles	Network	Non-Network
<i>Individual</i>	\$1,100, \$1,600, \$2,100, \$2,700 or \$5,000	\$500 added to the plan deductible
<i>Family</i>	\$2,200, \$3,200, \$4,200, \$5,400 or \$10,000	\$1,000 added to the plan deductible
Coinsurance options	Individual Network Coinsurance Out-of-Pocket Maximums	Individual Non-Network Coinsurance Out-of-Pocket Maximums
<i>100/0</i>	\$ 0	\$ 1,000
<i>80/20</i>	\$ 2,000	\$ 3,000
<i>50/50</i>	\$ 2,500	\$ 3,000
<small>Note: Not all coinsurance options are available with all deductibles. If you seek treatment outside the network, the benefit percentage (coinsurance) is reduced by 20%. (In CT and TX, the 50% coinsurance option applies to network and non-network services.)</small>		
<b>Lifetime maximum benefit</b>	\$3, \$6 or \$8 million	
<b>Wellness services</b>	Covered subject to deductible and coinsurance up to \$500 per calendar year <sup>3</sup>	
<small>State mandates may apply</small>		
<b>All other services</b>	All other covered services, including prescription drugs, are subject to deductible and coinsurance	

All covered expenses for all covered persons apply to the deductible you choose.

<sup>3</sup> The \$500 maximum does not apply to routine Pap smears, mammograms and PSA tests.

Note: The family deductibles and total out-of-pocket maximums (network and non-network) are two times the individual ones.

## Know what you're buying

People don't often know what health insurance benefits they have until they need to use them. Knowing what questions to ask can help you more thoroughly assess a health plan before you buy.

- Q. Sometimes I need prescription drugs. What kind of coverage is important?**
- A.** With the ever-increasing cost of prescriptions, look for a plan that doesn't have annual limits on prescriptions – some medicines can easily exceed \$10,000 a year! With no limits on prescription drugs, the One Deductible Plan provides you with adequate drug coverage.
- Q. What if I'm traveling and need care?**
- A.** It's important to check that your health plan provides for situations when you're not at home. One Deductible provides worldwide coverage – so you get benefits for covered expenses no matter where you are.
- Q. Different plans have different lifetime benefit maximums. What does that mean?**
- A.** It's the total amount a plan will pay for as long as you remain covered. While claims rarely exceed a typical \$2 million maximum, it does happen. And if it happens to you, it's almost certain to bring serious financial hardship. One Deductible has one of the highest lifetime maximums available – up to \$8 million.
- Q. I know costs for the Intensive Care Unit (ICU) are expensive. What do I need?**
- A.** Treatment in an ICU is costly – an average of \$4,500 per day. It's impossible to estimate how much coverage is enough. Instead, check the limits imposed on ICU expenses by other health insurance carriers. With One Deductible, there's no limit on ICU<sup>5</sup> – so you get the care you need without the worry.
- Q. Ambulance coverage – does that include air ambulance?**
- A.** Not for all companies. Read the exclusions section carefully to make sure you won't be faced with an air ambulance bill, which can easily be \$7,500. One Deductible provides for air or ground ambulance to the nearest facility equipped to provide proper care – not just the closest.
- Q. Some plans require referrals – what should I look for?**
- A.** Many plans require a referral as a way to control costs, but it can become burdensome. Look for a plan that doesn't require a referral. With One Deductible, no referral is required and you can still control costs by using network providers.

## smart savings

### Compare the smart savings with this One Deductible worksheet

Work with your agent to compare your current plan or another carrier's plan to One Deductible – you could save hundreds, even thousands of dollars!

	Other Carrier's Plan	One Deductible Plan
<b>Premium</b>		
<b>Out-of-pocket maximum<sup>4</sup></b>		
<small>Charges you're responsible for before your plan pays – like deductibles, coinsurance, copays and doctor's visits</small>		
<b>Total Cost to You</b>		
<small>Premium plus expected out-of-pocket expenses</small>	\$	\$
	Don't pay for benefits you may never use.	You don't have to pay more to get more with One Deductible!

**Do the math!**

Total cost of other carrier's plan    Total cost of One Deductible    Your total savings

\$    –    \$    =    \$

<sup>4</sup> Remember, with another carrier's plan, the out-of-pocket amount most likely increases when there is more than one person – so don't forget to multiply that amount by the number of covered family members. With One Deductible, one amount applies to all covered family members.

<sup>2</sup> HealthyDiscount is not available in CO, DC, FL, KS, LA, MN, MS, NM, NV, ND, NH, OR, SD, VA and WV.

This brochure provides summary information. Refer to the certificate of insurance for the actual terms and conditions that may apply. In the event there are discrepancies with the information in this brochure, the terms and conditions of the coverage documents will govern.

Please note that One Deductible contract benefit exclusions, limitations and coverage are the same as other Time Insurance Company Health Plans for Individuals and Families.

<sup>5</sup> Non-network expenses are subject to Reasonable and Customary charges.