

# Who you choose matters

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

The length of time a company has been in business tells you if its 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.

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<sup>1</sup> A- (excellent) based on financial strength and ongoing ability to meet policyholder obligations.<sup>2</sup>

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 the first to introduce Health Savings Accounts.

<sup>1</sup>Assurant Health markets products underwritten by Time Insurance Company.

<sup>2</sup>Source: A.M. Best Ratings and Analysis, June 2005.



ASSURANT  
Health

Assurant Health  
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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 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, consumer-choice products such as Health Savings Accounts and Health Reimbursement Arrangements, as well as non-insurance products. With almost 3,000 employees, Assurant Health is headquartered in Milwaukee, Wisconsin, 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. 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).

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.

Assurant Health markets products underwritten by Time Insurance Company. Product forms 244 and 253; Texas forms 253.001.TX and 253.001.TX-LB. Form 29010 (Rev. 2/2006) © 2006 Assurant, Inc. All rights reserved.



ASSURANT  
Health

New!  
RightStart<sup>SM</sup>  
HSA

Time  
Insurance

# Save for health care — *tax free!*\*

Now you can enjoy the security of health insurance without neglecting other budget priorities!

RightStart HSA is an economical plan that provides the benefits you value while leaving enough cash to fund a Health Savings Account (HSA) — an HSA allows you to accumulate money tax free to pay for qualified health care expenses.

You enjoy valuable coverage and save money before taxes to pay health-related expenses such as deductibles and coinsurance.

*Your federal tax bill shrinks while ability to meet health care costs grows! Your state tax bill may also decrease.*

For your convenience, Assurant Health provides HSA Tools to meet your HSA administration needs.

Ask your agent!

\* Assurant Health and its legal entities are not engaged in rendering tax advice. Clients should contact a qualified tax professional for tax advice. References are to federal tax laws. State tax laws may differ. Federal and state tax laws are subject to change.

## RightStart HSA offers both a PPO and a Traditional Plan. Take a look at the coverage options:

Deductible options (per person) <i>Annual amount you pay toward a person's covered medical expenses before benefits are paid for that person</i>	\$2,000		\$3,000		\$5,100	
Coinsurance options	75/25	50/50	75/25	50/50	100/0	100/0
Coinsurance out-of-pocket maximum (per person) <i>Note: To calculate your total out-of-pocket maximum, add the individual deductible to this amount</i>	\$3,000	\$2,000	\$2,000	\$2,000	\$0	\$0

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

The **family coinsurance out-of-pocket maximum** is two times the coinsurance out-of-pocket maximum.

The **non-network deductible** is the deductible plus \$1,000. The **family non-network deductible maximum** is two times the non-network deductible.

**Non-network coinsurance** is coinsurance less 20%. In Texas, it remains 50/50 when you select that option.

The **non-network coinsurance out-of-pocket maximum** is \$8,000/person and \$16,000/family.

Annual maximum	None. Lifetime maximum is \$2 million.
Outpatient services maximum	\$15,000 or \$25,000 per person each year
Prescription drug coverage	Covered as any other medical expense <ul style="list-style-type: none"> <li>Includes a discount card</li> <li>\$2,000 per person each year with the option to buy up to the lifetime maximum of \$2 million</li> </ul>
Accident Medical Expense (AME) <i>Optional</i>	\$300, \$500 or \$1,000 per person each accident

### RightStart HSA benefits

(after deductible and coinsurance):

- **Inpatient hospital** – Intensive Care Unit or semi-private room rate and covered ancillary charges unlimited to the lifetime maximum
- **Wellness benefits** up to \$500 per person each year – after you have been insured for one year
- **Organ transplants** unlimited to the lifetime maximum
- **Emergency room** – \$75 access fee, waived if admitted
- **Ground or air ambulance** – \$1,000 per trip, limited to one trip per person each year
- **Outpatient physical, speech and occupational therapy** – \$50 per visit, up to two visits per person each year
- **Inpatient rehabilitation facilities** – \$100 per day, up to 50 days per person each year

### Options and add-ons

- **SuiteSolutions®** – valuable services, discounts and protections that complement higher deductible plans by helping you pay out-of-pocket health care expenses.
- **Accident Medical Expense** – with AME, we pay first when you have an injury – before you pay any copay, access fee, deductible or coinsurance.
- **Dental/Vision Discount Card** – present your card to a dental or eyewear provider in the nationwide network for up to 50% savings for all family members.

### RightStart HSA does not provide benefits (unless state-mandated) for:

- Maternity, chiropractic care, home health care, alternative medicine or mental illness/substance abuse.

Options may vary by state. See software proposal for availability. Refer to the RightStart State Variations for state-specific information. Options and add-ons are available at an additional cost. The Dental/Vision Discount Card is not insurance. All deductibles and maximums (except the lifetime maximum) are reset each January 1.