



ASSURANT
Health®

Assurant Health
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About Assurant Health

Assurant Health is the brand name for products underwritten and issued by Time Insurance Company (est. 1892), John Alden Life Insurance Company (est. 1961) and Union Security Insurance Company (est. 1910) (“Assurant Health”). Together, these three underwriting companies provide health insurance coverage for people nationwide. Each underwriting company is financially responsible for its own insurance products. Primary products include individual, small employer group and short-term limited-duration health insurance products, as well as non-insurance products and consumer-choice products such as Health Savings Accounts and Health Reimbursement Arrangements. 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 is a premier provider of specialized insurance products and related services in North America and select worldwide markets. The four key businesses — Assurant Solutions, Assurant Specialty Property, Assurant Health, and Assurant Employee Benefits — partner with clients who are leaders in their industries and have built leadership positions in a number of specialty insurance market segments in the U.S. and select worldwide markets. The Assurant business units provide debt protection administration; credit-related insurance; warranties and service contracts; pre-funded funeral insurance; creditor-placed homeowners insurance; manufactured housing homeowners insurance; individual health and small employer group health insurance; group dental insurance; group disability insurance; and group life insurance.

This policy has limitations, exclusions, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, call us or your insurance agent.

Available with product forms SIG: 015.002.TX, SIG: 016.001.TX, Series TIM and Series JIM.

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ASSURANT
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Assurant. On your terms.®

Condition-Specific Deductibles

A coverage alternative for people with
difficult-to-insure medical conditions



*Time Insurance Company
John Alden Life Insurance Company*

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Use a condition-specific deductible to get the financial protection you need

If you've had a medical condition excluded from your individual health plan in the past, you know that your out-of-pocket costs can add up quickly. Now you have another option: a condition-specific deductible (CSD) from Assurant Health.

A CSD is a separate deductible added to your individual medical plan. It applies only to your medical condition and often allows you to obtain valuable Assurant Health protection when other insurance companies would deny you coverage. Without a CSD, it's likely your medical condition would be excluded from your health plan, meaning you'd have unlimited out-of-pocket expenses. With an Assurant Health CSD, you'll receive benefits for your condition and limit your out-of-pocket liability.

In addition to offering you access to much-needed insurance coverage, a condition-specific deductible provides these advantages:

- Substantial Assurant Health network provider discounts on all covered services, including those related to your medical condition
- Coverage for eligible claims after the CSD and policy deductibles are met
- Coverage for conditions that other insurance companies would exclude from policies or raise rates to include

A CSD or exception rider is added at the discretion of Assurant Health underwriting. Not all conditions subject to a rider may be considered for a CSD.

CSDs are available to insureds age 19 and older in all states where individual medical plans are sold except CA, CT, GA, ID, IN, MN, NH, OR and WA and are available with all individual medical plans except Assurant Affordable Health Access.



How a condition-specific deductible works

Say you have a medical history of asthma. If you qualify for a plan with a CSD, here's how it would work.

- Asthma-related claims are applied to your CSD while claims unrelated to your CSD are applied to your plan deductible.
- Once you meet your CSD and plan deductible, you'll receive benefits for your eligible asthma claims.
- You receive Assurant Health's network discounts on all services, including those subject to your CSD.

The savings add up

	Assurant Health plan with a CSD	Plan excluding medical condition
Hospital claim	\$12,000	\$12,000
PPO discount	\$3,000	\$0
You pay CSD	\$4,000	\$0
You pay plan deductible	\$1,600	Claims not covered
Plan pays	\$3,400	\$0
Total out-of-pocket costs	\$5,600	\$12,000
Total savings due to CSD plan	\$6,400	

Claim example is a OneDeductible plan with a \$1,600 plan deductible, 100% coinsurance and a \$4,000 CSD for asthma instead of an exception rider. Asthma condition requires hospitalization. Total hospital bill is \$12,000. Claims for covered benefits not related to the CSD are applied to the plan deductible.