

Enjoy the extra peace of mind that **Short Term Medical optional benefits** can bring.

- Term Life Insurance
- Accident Medical Expense (AME) Benefit
- Dental-Vision Discount Plan



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 to people nationwide. Each underwriting company is financially responsible for its own insurance products. Primary products include individual medical, small group and short-term 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 Health is part of Assurant, a premier provider of specialized insurance products and related services in North America and select worldwide 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 approximately 15,000 employees worldwide and is headquartered in New York's financial district. The Assurant Web site is www.assurant.com.

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Discount plans are marketed by Assurant Health and administered by New Benefits, Ltd.

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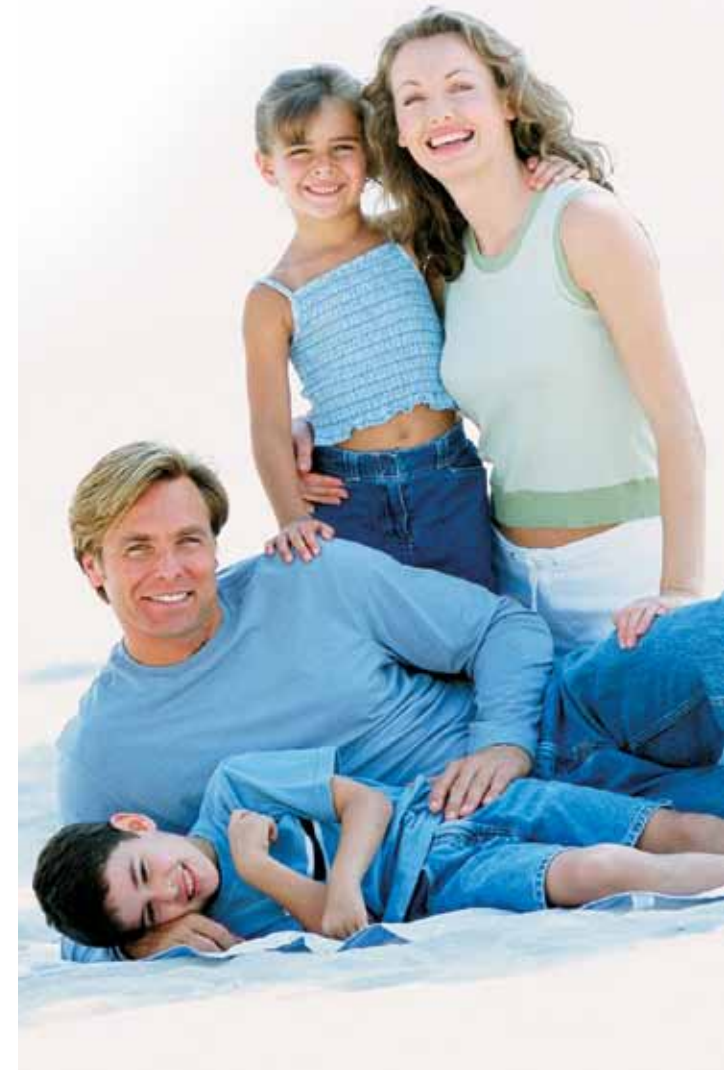


ASSURANT
Health®

Assurant. On your terms.®

Short Term Medical Optional Benefits

- Term Life Insurance
- Accident Medical Expense
- Dental-Vision Discount Plan



Three Benefits for Even Greater Protection



\$25,000 LIFE INSURANCE

Enjoy the additional financial security of \$25,000 in term life insurance for the duration of your Short Term Medical policy. You may cover the primary policyholder and/or spouse as long as both are age 18 or older and covered on the Short Term Medical plan. Dependent coverage is not available.

About \$11.70 per month*

* Cost varies with your age, whom you choose to cover, and duration of coverage. Amount shown is based on one month of coverage for a 26-year-old.

Not available in GA, KS, LA, MN, OH, and TX.



ACCIDENT MEDICAL EXPENSE (AME) BENEFIT

No matter how healthy you are, there's always the chance of accidental injury. **The AME benefit pays first in the event of an injury – before you pay any deductible or coinsurance.** Benefit amounts correspond to the Short Term Medical deductible you choose.

You must receive treatment within 90 days of the accident. If you select the AME benefit, all family members on your Short Term Medical plan receive the benefit. Benefits are payable directly to the provider.

About \$9.90 per month*

* Cost varies with deductible and length of Short Term Medical coverage you choose. Amount shown is based on a \$1,000 deductible and one month of coverage.



DENTAL-VISION DISCOUNT PLAN

Enjoy instant savings on dental and vision care when you add a Dental-Vision Discount Plan to your Short Term Medical policy. Simply present your card to a participating provider to receive:

- **15% to 50%*** discount on almost all dental services including routine and preventive care. Specialty care includes orthodontics, dentures, and oral surgery. Tap into a network of more than 76,000** credentialed dentists and specialists.
- **10% to 60%** discount on eyeglasses, contact lenses (excluding disposables), and other retail items through a network of over 12,000 eye care professionals. Members also receive discounts on eye examinations and surgical procedures, including LASIK eye surgery where available.
- **Up to 80% off** suggested retail prices on vitamin and nutritional supplements.

One card can be used by the entire household for the duration of the Short Term Medical plan. There are no limits on the number of times the card can be used.

Only 35 cents per day

* Savings vary by provider, location, and actual service. The Dental-Vision Discount Plan is a discount program, not an insurance product.

** According to the Aetna Enterprise Provider Database as of October 1, 2008.

Not available in CT, FL, MA, NJ, NV, NY and VT.

Talk to your agent about adding these valuable benefits today!

Disclosures: The Dental-Vision Discount Plan is NOT insurance. Discount Medical Plan Organization: New Benefits, Ltd. 14240 Proton Rd. Dallas, TX 75244, 800.800.7616. This discount card program contains a 30-day cancellation period. To locate providers, call 866.390.5999 or visit www.findprovidershere.com. LA, MD, ND, OK, SC, SD, and TX residents: members shall receive a full refund of membership fees if membership is canceled within the first 30 days after the effective date. AR and TN residents: a refund of all fees will be issued if membership is canceled within the first 30 days. This plan provides discounts at certain health care providers for medical services. This plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. The discount medical card program makes available, before purchase and upon request, a list of program providers, including the name, city, state, and specialty of each program provider located in the cardholder's service area. The range of discounts for medical or ancillary services provided under the plan will vary depending on the type of provider and medical or ancillary service received. Dental and Vision benefits are not available to VT residents. Note to Texas Consumers: Regulated by the Texas Department of Licensing and Regulation, P.O. Box 12157, Austin, Texas 78711; telephone 1-800-803-9202 or (512) 463-6599; website: www.license.state.tx.us/complaints.

The optional benefits listed are only available in conjunction with a Short Term Medical plan, for the duration of the policy. Optional benefits may not be sold as standalone benefits. Rider 8101, 8101-TX, 8102, 8105, 8105-TX, and 8106