

SuiteSolutions offers valuable services, discounts and protections that help improve your family's quality of life — all at a price you can afford.

Through your membership in Health Advocates Alliance, you benefit from the collective buying power of thousands of members across the country.

Things to think about.

About one in two men are at risk of developing some form of cancer. For women, the risk is about one in three.

(Source: Cancer Statistics, 2009, American Cancer Society.)

Approximately 935,000 heart attacks and 795,000 strokes will occur this year.

(Source: Heart Disease and Stroke Statistics — 2010 Update, American Heart Association.)

About 9.9 million Americans were victims of identity theft in 2008.

(Source: Congressional Research Service, 2010)



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, 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. 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.

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 \$26 billion in assets and \$8 billion in annual revenue. Assurant has approximately 14,500 employees worldwide and is headquartered in New York's financial district. www.assurant.com.

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ASSURANT
Health®

SuiteSolutions®

Brought to you through Health Advocates Alliance

Expand your
peace of mind

Assurant. On your terms.®

SuiteSolutions offers two options that help you afford the added protection you want.

Today, many people are choosing major medical plans with higher deductibles to keep premiums at a level that fits their budgets.

SecureSolution and **SelectSolution** complement higher deductible plans with benefits that help you pay out-of-pocket health-related expenses. Both plans are brought to you through your membership in Health Advocates Alliance.

SecureSolution

When you choose SecureSolution, you enjoy a variety of benefits, including financial protection against accidents. SecureSolution provides up to \$10,000 per accident to offset expenses such as your major medical deductible and coinsurance.

SelectSolution

SelectSolution further expands your peace of mind with an additional critical illness expense benefit of up to \$10,000. Identity fraud protection of up to \$10,000, child safety services and valuable discounts are also included.

Assurant Health is the brand name for products underwritten and issued by Time Insurance Company and John Alden Life Insurance Company.

SuiteSolutions benefits are brought to you through membership in Health Advocates Alliance. Accident and critical illness benefits are underwritten by National Union Fire Insurance Company of Pittsburgh, PA, a subsidiary of Chartis Insurance Company.

SelectSolution is not available in all states.

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.

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.

This brochure is not for use in Arizona, California, Colorado, Idaho, Oklahoma or Texas.

SecureSolution

Offers many health-related benefits, helps pay out-of-pocket costs associated with accidents and provides benefits for accidental death, dismemberment and disability.

Accident Medical Expense*

- Benefit options (choose one): \$2,500, \$5,000 or \$10,000 for the primary insured, spouse and each child, per accident
- \$250 deductible per insured, per accident

Accidental Death and Dismemberment

- Death: \$10,000 on the primary insured, \$1,000 for the spouse and each child
- Dismemberment: up to \$10,000 for the primary insured, up to \$1,000 for the spouse and each child

(See plan summary for more details)

Weekly Accident Indemnity Benefit

- 70% of basic weekly salary to a maximum of \$250 per week for up to 52 weeks for primary insured only. Starts on the 15th day of disability.

SuiteSolutions helps protect your hard-earned financial resources



SelectSolution

Helps pay out-of-pocket costs associated with accidents and life-threatening illnesses, provides benefits for accidental death, dismemberment and disability and offers many other benefits.

Accident Medical Expense*

- Benefit options (choose one): \$2,500, \$5,000 or \$10,000 for the primary insured, spouse and each child, per accident *(Note: selected benefit option also applies to critical illness expense)*
- \$250 deductible per insured, per accident

Accidental Death and Dismemberment

- Death: \$25,000 on the primary insured, \$1,000 for the spouse and each child
- Dismemberment: up to \$25,000 for the primary insured, up to \$1,000 for the spouse and each child *(See plan summary for more details)*

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. Starts on the 15th day of disability.

Critical Illness Expense**

- Benefit options (choose one): \$2,500, \$5,000 or \$10,000 for the primary insured and spouse only *(Note: selected benefit option must be the same as accident medical expense)*
- Covers life-threatening cancer, heart attack, stroke, renal failure, coma, major organ transplant, loss of sight / speech / hearing and paralysis – as each is defined in the insurance certificate

Identity Network Child Safety Services

- Pre-registry of children using photographs and descriptions

Identity Fraud

- Up to \$10,000 in financial relief for losses resulting from fraud or embezzlement, theft, forgery, data breach and stolen identity

Travel Assistance

- Emergency medical, financial, legal and communication assistance, plus a multilingual information service available before and during travel, for members traveling 100 or more miles from home

Discounts

- 10% to 60% on hearing aids *(not available in all states)*
- Up to 50% on hotels and travel packages
- Other valuable discounts

* Accident medical expense benefits are reduced by benefits payable under any other insurance plan.

** Critical illness benefits are not available with child-only plans.