



Assurant Health
501 West Michigan
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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 almost 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, 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.

To begin selling Health Access contact:

Tell your clients Health Access has the valuable benefits they're looking for:

- First-dollar benefits, copays, and no high deductible
- All three plans cover services for the **everyday needs** consumers actually use, such as doctors' office visits, prescriptions, preventive care, and immunizations
- **Hospital benefits** are included with two of the plans
- **Discounts** through our ancillary service providers help consumers stretch the value of their plan and save money
- Consumers may **use their own doctors**, or use a participating MultiPlan provider for discounted services
- We offer optional coverage for dental, vision and cancer benefits

* These are limited-benefit plans which means they have specific dollar limits on coverage to make them more affordable. Take a closer look at the specific benefits and limitations in this brochure to know if Assurant Affordable Health Access Plans are right for your clients. You can also get more information at www.assuranthealthaccess.com.

Assurant Affordable Health Access is available in these states: AL, AR, AZ, FL, IA, IL, IN, MI, MO, MS, OH, OK, PA, SC, TN, TX, WI, WV and WY.

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ASSURANT Health®

Assurant. On your terms.™

Assurant Affordable Health Access – the *right plans* for the *right time*



Coverage for your clients has never been easier

Finding affordable health insurance that offers benefits your clients really want can be tough, particularly in challenging economic times. **Assurant Health makes it easy** with Assurant Affordable Health Access – three limited-benefit* plans, priced within reach and packed with value to help your clients find **the right plan for the right time of their life.**

Health Access gives your clients just that – access – to the health care system, to doctors and other providers, and to discounts. And, qualifying for Health Access is easy. One plan asks **no medical questions** to qualify, and the other two plans ask just two questions about pregnancy/adoption and a select few medical conditions.

PLAN A*

Limited benefits for everyday needs
No hospital benefits

The most basic plan covering services for the everyday needs clients value, with no hospital benefits. There are no medical questions to qualify, so it's easily accessible.

- Office Visit Copay (preventive exams included)
- Prescription Drug Copay (benefits up to \$750)
- Outpatient Medical Services: we pay up to \$250 for outpatient x-ray and lab (including preventive) and up to \$250 for surgical services performed during an office visit

Preventive Care** Coverage for Plans A, B & C

Preventive services include annual exam, mammograms, Pap smears, routine colonoscopy/sigmoidoscopy, colorectal cancer screening, human papilloma virus vaccination, well-child care and prostate cancer screening. After client pays copay, plan pays 100% up to \$150 for up to four visits (preventive and illness).

** Calendar year maximums apply

* Not available in Texas

PLANS B and C

Limited benefits for everyday needs
Hospital benefits up to \$100,000 (B) and \$200,000 (C)

Both Plan B and Plan C cover the same everyday needs as Plan A, plus the addition of some hospital benefits. With only a few medical questions to qualify, these plans also are within reach.

- Office Visit Copay (preventive exams included)
- Prescription Drug Copay (benefits up to \$250 for Plan B and \$750 on Plan C)
- Inpatient Medical Services (up to \$750 per day for sickness and \$1,000 per day for injury for Plan B, and up to \$2,000 per day for sickness and \$4,000 per day for injury for Plan C)



- Outpatient Medical Services (includes preventive, x-ray, lab, office visit, outpatient hospital, surgical center or urgent care facility): \$500 maximum for Plan B; \$1,000 maximum for Plan C – all subject to deductibles and coinsurance
- Surgical Services (inpatient or outpatient, assistant surgeon and anesthesiologist) paid to the scheduled benefit amount
- Ground and air ambulance and emergency room are covered at different levels for each plan
- Life insurance*** benefit of \$10,000 on primary insured
- Pre-existing conditions covered once continuously insured for 12 months under the plan
- Lifetime maximum of \$1 million

*** Not available in Illinois, Texas and Florida

Maximize the Value of the Plans

We help Health Access customers get the maximum benefit out of their plans in several ways:

- “Your Health Insurance Reference Guide” highlights how to use and stretch the value of the plans
- MultiPlan providers offer discounted rates
- Prescription discounts through Medco® participating pharmacies
- Patient Care, an independent advocacy service, has specially trained health care advocates who will answer questions about benefits and research cost and quality data to help consumers save money
- LabCard Select Program provides high-quality laboratory testing at a discount
- Nurse Line and retail health clinics – more cost-effective ways to handle non-emergency situations

Finally, you have a solution for your clients who want affordable, valuable benefits.

Check out the comprehensive Health Access brochure for complete details on the plans.

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