

# Assurant Health

## Who you choose matters

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

## Longevity

The length of time a company has been in business tells you if they've 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.

## Stability

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 Fortis Insurance Company A- (excellent) based on financial strength<sup>1</sup>.

## Focus

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 at the forefront of Health Savings Account legislation.

<sup>1</sup>Source: A.M. Best Financial Strength Ratings as of February 2005.

Assurant Health markets products underwritten by Fortis Insurance Company and presented by Time Insurance.



ASSURANT  
Health

Assurant Health  
501 West Michigan  
Milwaukee, WI 53203

For a complete listing of benefits, exclusions and limitations, please refer to the plan document. In the event there are discrepancies with the information given here, the terms and conditions of the coverage documents will govern.

Form 28765 (Rev. 2/2005)

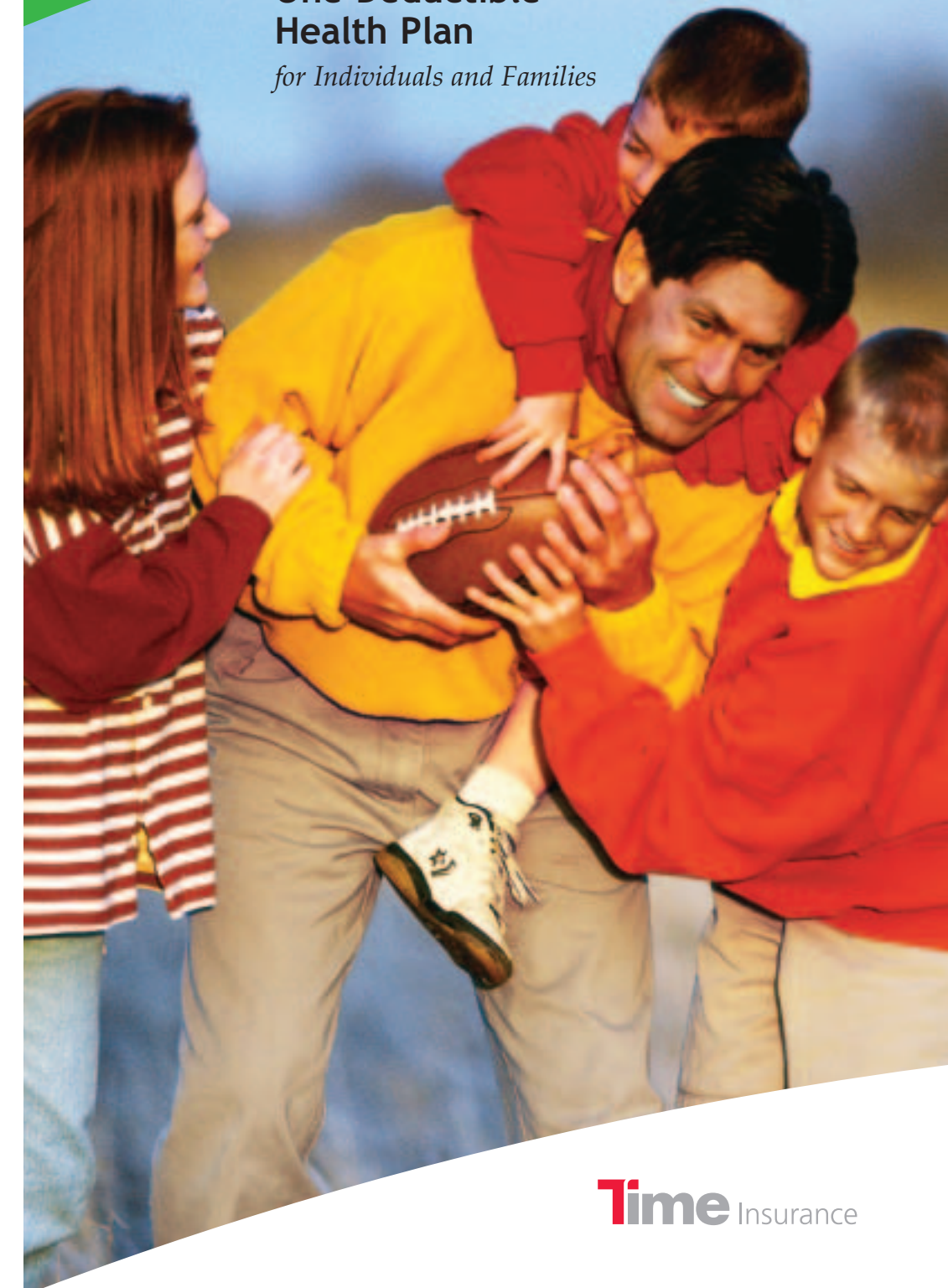


ASSURANT  
Health

One Smart Plan

## One Deductible Health Plan

*for Individuals and Families*



### About Assurant Health

In business since 1892, Assurant Health provides health insurance coverage for more than one million people nationwide. Assurant Health develops and provides a wide range of individual medical, small group, short term and student health insurance products, as well as non-insurance products. Assurant Health also provides consumer-choice products such as Health Savings Accounts and Health Reimbursement Arrangements. With almost 3,000 employees, Assurant Health is headquartered in Milwaukee, Wis., and has operations offices in Minnesota, Idaho, and Florida, as well as sales offices across the country. Assurant Health products are underwritten and issued by Fortis Insurance Company, John Alden Life Insurance Company and Fortis Benefits Insurance Company. The Assurant Health Web site is [www.assuranthealth.com](http://www.assuranthealth.com).

Assurant Health is part of Assurant, which offers specialized insurance products and related services in North America and selected other markets.

Its four key business units – Assurant Employee Benefits; Assurant Health; Assurant Preneed; and Assurant Solutions – have partnered with clients who are leaders in their industries and have built leadership positions in a number of specialty market segments and in the U.S. and selected international markets.

Assurant is traded on the New York Stock Exchange under the symbol AIZ. The Assurant Web site is [www.assurant.com](http://www.assurant.com).

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**Time** Insurance

# One Deductible

The smarter way to look at your health insurance

You want to be the smartest consumer you can – but complicated health plans make it difficult. That’s why Assurant Health offers you the One Deductible Plan. It’s the smart, simple, economical way to look at health insurance.

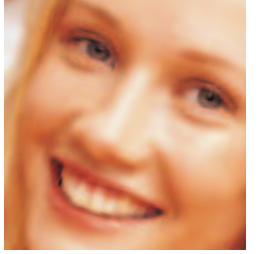


**Smart**  
One Deductible is a high deductible insurance plan designed to **keep money in your pocket**. It means **you’re not paying for benefits that you may never use**. Wouldn’t that feel good for once?

**Simple**  
One Deductible means just that – **one for everyone**. The integrated deductible includes all covered expenses, including prescriptions, for all covered persons. There’s no **keeping track of separate deductibles** for each member of your family.



**Economical**  
For Webster’s, economical means careful, efficient use of resources. For Assurant Health, economical means One Deductible. The money you **save on premiums** can more than pay for your routine health care expenses. If the unexpected does happen, **you’re protected from financial hardship** – that’s what health insurance is for. And, with **HealthyDiscount<sup>2</sup>**, offered with One Deductible Plan, **you can save even more!**



Join thousands of customers who’ve already made the smart choice for health insurance. Now choose your options:

Deductibles	Network	Non-Network
<i>Individual</i>	\$1,100, \$1,600, \$2,100, \$2,600 or \$5,000	\$500 added to the plan deductible
<i>Family</i>	\$2,200, \$3,200, \$4,200, \$5,200 or \$10,000	\$1,000 added to the plan deductible
<b>Coinsurance options</b>	<b>Individual Network Coinsurance</b> <b>Out-of-Pocket Maximums</b>	<b>Individual Non-Network Coinsurance</b> <b>Out-of-Pocket Maximums</b>
<i>100/0</i>	\$ 0	\$ 1,000
<i>80/20</i>	\$ 2,000	\$ 3,000
<i>50/50</i>	\$ 2,400 or \$2,500	\$ 3,000
<small>Note: Not all coinsurance options are available with all deductibles. If you seek treatment outside the network, the benefit percentage (coinsurance) is reduced by 20%. (In CT and TX, the 50% coinsurance option applies to network and non-network services.)</small>		
<b>Lifetime maximum benefit</b>	\$3, \$6 or \$8 million	
<b>Wellness services</b> <small>State mandates may apply</small>	Covered subject to deductible and coinsurance up to \$500 per calendar year <sup>3</sup>	
<b>All other services</b>	All other covered services, including prescription drugs, are subject to deductible and coinsurance	

All covered expenses for all covered persons apply to the deductible you choose.

<sup>3</sup> The \$500 maximum does not apply to routine Pap smears, mammograms and PSA tests.  
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## smart savings

### Compare the smart savings with this One Deductible worksheet

Work with your agent to compare your current plan or another carrier’s plan to One Deductible – you could save hundreds, even thousands of dollars!

	Other Carrier’s Plan	One Deductible Plan
Premium		
Out-of-pocket maximum <sup>4</sup> <small>Charges you’re responsible for before your plan pays – like deductibles, coinsurance, copays and doctor’s visits</small>		
Total Cost to You <small>Premium plus expected out-of-pocket expenses</small>	\$	\$
	Don’t pay for benefits you may never use.	You don’t have to pay more to get more with One Deductible!

**Do the math!**

Total cost of other carrier’s plan	–	Total cost of One Deductible	=	Your total savings
\$		\$		\$

<sup>4</sup> Remember, with another carrier’s plan, the out-of-pocket amount most likely increases when there is more than one person – so don’t forget to multiply that amount by the number of covered family members. With One Deductible, one amount applies to all covered family members.

## Know what you’re buying

People don’t often know what health insurance benefits they have until they need to use them. Knowing what questions to ask can help you more thoroughly assess a health plan before you buy.

- Q. Sometimes I need prescription drugs. What kind of coverage is important?**
  - A. With the ever-increasing cost of prescriptions, look for a plan that doesn’t have annual limits on prescriptions – some medicines can easily exceed \$10,000 a year! With no limits on prescription drugs, the One Deductible Plan provides you with adequate drug coverage.
- Q. What if I’m traveling and need care?**
  - A. It’s important to check that your health plan provides for situations when you’re not at home. One Deductible provides worldwide coverage – so you get benefits for covered expenses no matter where you are.
- Q. Different plans have different lifetime benefit maximums. What does that mean?**
  - A. It’s the total amount a plan will pay for as long as you remain covered. While claims rarely exceed a typical \$2 million maximum, it does happen. And if it happens to you, it’s almost certain to bring serious financial hardship. One Deductible has one of the highest lifetime maximums available – up to \$8 million.
- Q. I know costs for the Intensive Care Unit (ICU) are expensive. What do I need?**
  - A. Treatment in an ICU is costly – an average of \$4,500 per day. It’s impossible to estimate how much coverage is enough. Instead, check the limits imposed on ICU expenses by other health insurance carriers. With One Deductible, there’s no limit on ICU<sup>5</sup> – so you get the care you need without the worry.
- Q. Ambulance coverage – does that include air ambulance?**
  - A. Not for all companies. Read the exclusions section carefully to make sure you won’t be faced with an air ambulance bill, which can easily be \$7,500. One Deductible provides for air or ground ambulance to the nearest facility equipped to provide proper care – not just the closest.
- Q. Some plans require referrals – what should I look for?**
  - A. Many plans require a referral as a way to control costs, but it can become burdensome. Look for a plan that doesn’t require a referral. With One Deductible, no referral is required and you can still control costs by using network providers.

<sup>2</sup> HealthyDiscount is not available in CO, DC, FL, KS, LA, MN, MS, NM, NV, ND, NH, OR, SD, VA and WV.

For a complete listing of benefits, exclusions and limitations, please refer to the plan document. In the event there are discrepancies with the information given here, the terms and conditions of the coverage documents will govern.

Please note that One Deductible contract benefit exclusions, limitations and coverage are the same as other Fortis Insurance Company Health plans for Individuals and Families.

<sup>5</sup> Non-network expenses are subject to Reasonable and Customary charges.