



ASSURANT  
Health

## Health Savings Account (HSA) Plans



*You don't need a group to have a plan*

**Time**  
Insurance

# Assurant Health

Staying power you can count on

An insurance plan is only as reliable as the company behind it. For health insurance you can depend on, insist on a track record of expertise, strength and commitment.

## EXPERTISE

Long-term stability and success in any business takes expertise. Tracing its roots back to 1892, Assurant Health has been selling individual medical insurance longer than any of its competitors. And with more than one million customers nationwide, it has earned a solid reputation for health insurance know-how.

## STRENGTH

A company's strength is most important when it's time to pay benefits. A.M. Best<sup>1</sup>, the highly respected insurance rating source, consistently rates Time Insurance Company<sup>2</sup> A- (Excellent)—affirming its outstanding ability to meet claims-paying obligations.

## COMMITMENT

Assurant Health specializes in you. While many health insurance companies focus on the large group market, Assurant Health's commitment is to individuals and families. This commitment makes it a leader and innovator in individual medical insurance—and the best choice for those who buy their own health insurance coverage.



Expertise, strength and  
commitment—together they  
mean staying power.

<sup>1</sup> Source: A.M. Best Ratings and Analysis, June 2005.

<sup>2</sup> Assurant Health is the brand name for products underwritten and issued by Time Insurance Company.

# Quality Health Insurance at an Affordable Price

With health care costs rapidly increasing year after year, many people responsible for buying their own health insurance find that conventional plans with low deductibles and high premiums are impractical. But going without coverage is not an acceptable alternative.

The wise choice is an Assurant Health HSA plan, which protects against large medical bills, provides tax advantages and keeps premiums affordable.

An Assurant Health HSA plan consists of two components—a federally qualified, high deductible health insurance plan and a tax-sheltered Health Savings Account (HSA). It's the ideal way to protect yourself and your family from the massive medical bills that can accompany a serious accident or illness—and pay your routine health care expenses—all at a reasonable price.

## Health Savings Accounts

A Health Savings Account (HSA) is a pre-tax fund you can use to pay medical expenses not paid by your high deductible health plan—including bills that go toward meeting your deductible and many other expenses listed in *IRS Publication 502*.

Pairing your qualified high deductible health plan with an HSA offers you the ability to pay routine health care expenses with pre-tax money and build a tax-sheltered safety fund for future medical expenses or retirement.

### Conventional Insurance vs. High Deductible Plan with HSA

*The money you save on premiums with a high deductible plan can be put into your tax-sheltered HSA to grow tax-free year after year. You own the HSA funds and choose how to spend them.*



Conventional Plan Premium

High Deductible Plan Premium and HSA Contribution

The financial benefits of an HSA are clear:

- You pay no income tax on money you deposit in your HSA.
- You are not taxed on any interest or earnings credited to the account as long as any money you withdraw is used to pay for qualified medical expenses.
- Any money you don't spend rolls over year to year for use in paying future medical expenses or supplementing your retirement income.
- At age 65, you can withdraw money from your HSA for non-medical expenses without penalty, paying only standard income tax.

Funding your HSA is easy since you will be saving money on premiums by purchasing the high deductible health insurance plan. Simply use those savings to help build your HSA, then deduct the contributions from your taxable income.

## Eligibility

Anybody with a qualified high deductible health plan as his or her only major medical coverage may open and contribute to a Health Savings Account. Total contributions cannot exceed the IRS yearly maximum or the health plan's deductible amount, whichever is less.

HSAs are permanent and portable, so regardless of your future employment situation, you can maintain your HSA.

*With a high deductible health insurance plan, you pay less in premium than you would for a conventional plan with a lower deductible. Most people find that their net insurance cost (including deductible and coinsurance) is less with an HSA-qualified high deductible plan than with a conventional plan.*

*If you use your savings to make tax-deductible contributions to a Health Savings Account (HSA), you create a fund that grows tax-free from year to year.*

# Assurant Health's HSA Plans

Assurant Health offers two qualified high deductible health insurance plans and accompanying Health Savings Accounts.

## OneDeductible HSA

With the OneDeductible HSA plan, you receive broad, high-quality health care coverage through a simplified plan that features a single, common deductible covering everyone on the plan.

All covered expenses, even prescriptions, are applied to the single deductible, so with the OneDeductible plan, you never need to keep track of separate deductibles for each family member.

Because the costs to treat a catastrophic illness or accident can be enormous, the OneDeductible plan offers each covered individual one of the highest lifetime benefit maximum amounts available—up to \$8 million.

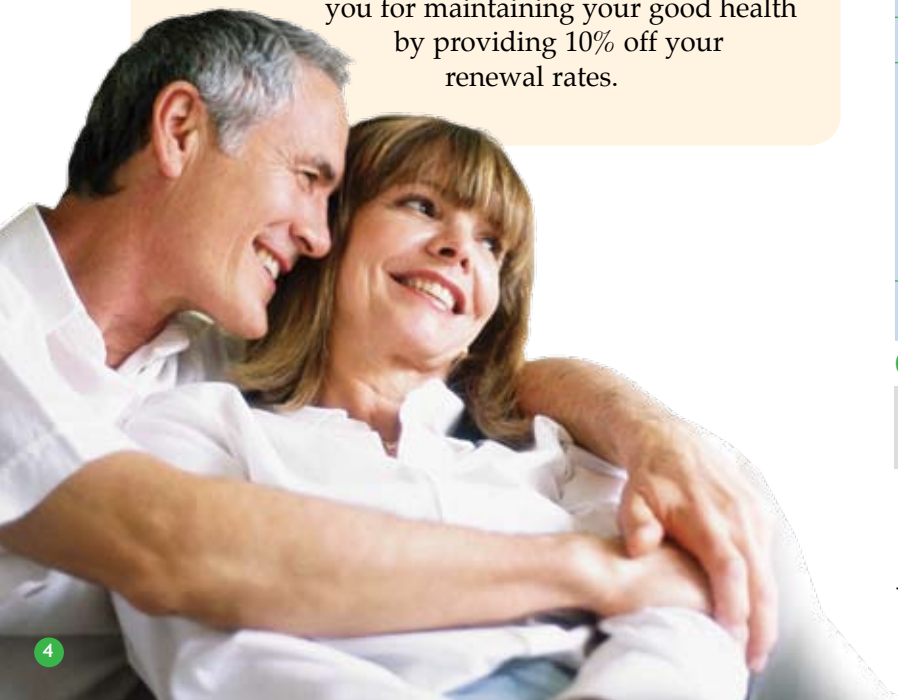
Available only with the OneDeductible plan, the **optional First-Dollar Preventive Services Benefit** provides \$250 per person for preventive services—before your deductible is met—once you have been insured for 12 months. Additional preventive services are covered subject to deductible and coinsurance up to the \$500 annual benefit maximum.

## SaveRight HSA<sup>SM</sup>

For the most affordable qualified high deductible health plan, look to the SaveRight HSA plan. SaveRight HSA's low premiums fit even the tightest budget, and your premium savings allow you to fund your tax-sheltered HSA.

### HealthyDiscount

Both the OneDeductible HSA and SaveRight HSA plans offer you HealthyDiscount, which rewards you for maintaining your good health by providing 10% off your renewal rates.



## Plan Design

### Deductible

*Amount you pay toward covered expenses before the plan pays benefits*

### Benefit Percentage

*Percentage of covered expenses the plan pays after deductible*

### Coinsurance

*Percentage of covered expenses you pay after deductible*

### Coinsurance Out-Of-Pocket Maximum

*After this maximum is met, the plan pays 100% of covered expenses*

### Outpatient Services Maximum

*Annual maximum amount paid by the plan*

### Lifetime Benefit Maximum

*The maximum amount the plan pays per person*

## Outpatient Benefits

### Prescription Drugs

### Preventive Services

Mammograms, Pap smears and PSA screening

Other preventive services, office visits and immunizations

### Office Visits

### Diagnostic Imaging and Laboratory Services

### Outpatient Hospital, Surgical Center or Urgent Care Facility

### Professional Ground and Air Ambulance

### Emergency Room

### Health Care Practitioner Services

*Doctors, surgeons, assistant surgeons, anesthesiologists, physician assistants and nurses*

### Outpatient Physical Medicine

*Physical, speech and occupational therapies; cardiac and pulmonary rehabilitation; treatment of developmental delay; chiropractic*

### Home Health Care

## Inpatient Benefits

### Inpatient Hospital

*Semi-private room, intensive care, specialty units and miscellaneous supplies*

### Inpatient Rehabilitation Facility

### Subacute Rehabilitation and Skilled Nursing Facilities

### Transplants

### Behavioral Health and Substance Abuse

## Optional Features

### Optional Benefits and Discount Programs

*Discount programs are not insurance*

The amount of benefits depends upon the plan selected, and the premium varies with

## OneDeductible<sup>SM</sup> HSA Plan (insurance plan available without an HSA)

Unless otherwise noted, all deductibles, maximums and benefit amounts are applied per person and are reset each January 1.

Individual plan: \$1,100, \$1,600, \$2,100, \$2,700 or \$5,000  
 Family plan: \$2,200, \$3,200, \$4,200, \$5,400 or \$10,000 per family

100%, 80% or 50%

0%, 20% or 50%

\$0 to \$2,500 depending on coinsurance

None—the plan pays benefits to the lifetime benefit maximum

\$3 million or \$8 million

## SaveRight HSA<sup>SM</sup> Plan

\$2,000, \$3,000 or \$5,100 *(Family deductible maximum is two times the deductible and is met collectively by two or more persons)*

100%, 75% or 50%

0%, 25% or 50%

\$0 to \$3,000 depending on coinsurance

\$15,000 or \$25,000 *(All outpatient benefits are subject to this maximum)*

\$2 million

Benefits are subject to deductible and coinsurance unless otherwise noted.

Covered
Covered from the first day
Up to \$500 in benefits—available from the first day • An optional First-Dollar Preventive Services Benefit is available
Covered
Covered
Covered
Covered
Covered • \$75 emergency room fee—waived if admitted to the hospital
Covered
Up to \$3,000 in benefits
Up to 160 hours

Covered • \$2,000 maximum • Buy-up option: lifetime maximum amount
Covered after you have been insured for 12 months
Up to \$500 in benefits—after you have been insured for 12 months
Covered
Covered
Covered
Up to \$1,000 for one trip
Covered • \$75 emergency room fee—waived if admitted to the hospital
Covered
\$50 per visit for up to two visits • Chiropractic not covered
Not covered

Benefits are subject to deductible and coinsurance unless otherwise noted.

Covered
Up to 90 days
Up to 90 days
Covered • Kidney, cornea and skin transplants have no special limits • Transplants such as bone marrow, heart, liver and lung have no special limits when performed at a designated transplant provider • Up to \$10,000 toward travel expenses to a designated transplant provider • Up to \$10,000 toward donor expenses • For transplants other than kidney, cornea or skin that are not performed at a designated provider, the lifetime benefit maximum is \$100,000 per person
Inpatient and outpatient benefits are paid at 50% up to \$2,500 • Coinsurance applies to the out-of-pocket maximum

Covered
\$100 per day for up to 50 days
Up to 30 days
Covered • Includes up to \$10,000 toward donor expenses • Related outpatient services are subject to outpatient maximum
Not covered

Optional features available at an additional cost.

SuiteSolutions, First-Dollar Preventive Services Benefit, Maternity Benefit, Accident Medical Expense, Supplemental Life and Dental/Vision Discount Card

SuiteSolutions, Accident Medical Expense and Dental/Vision Discount Card

# Managing your HSA

After you select a qualified high deductible health plan from Assurant Health, your next step is to set up your Health Savings Account and decide how you wish to fund and manage it. It's simple and convenient to establish the account with Assurant Health. Assurant Health offers you two easy ways to manage your account.

## HSA Fundamentals

With HSA Fundamentals, you deposit your HSA money in an interest-bearing account administered by Assurant Health. You can set up the account to automatically reimburse you for out-of-pocket costs every time a claim is paid, or you may leave your money to grow tax-free in the account until you request a release of funds. There is no administrative fee.

## HSA Tools

If you want advanced account options such as the ability to invest in money market or mutual funds—and a higher degree of control over your account—HSA Tools is the right choice for you. HSA Tools offers a quick and easy way to modify and manage your account, learn more about investing options and plan for account deposits or disbursements—all online. HSA Tools also provides a VISA® debit card for convenient payment of qualified medical expenses.

UMB Bank, n.a. is the account custodian. VISA® is a registered trademark of VISA International Service Association.



## Add SuiteSolutions® for Extra Protection

Though a high deductible health plan with an HSA is the smartest way to save money on premiums and finance your health care, sometimes the idea of a high deductible can be worrisome. For additional protection against bills associated with accidents and critical illnesses, add SuiteSolutions® to your Assurant Health HSA plan. Available through membership in Health Advocates Alliance, SuiteSolutions helps cover your out-of-pocket costs if you're injured or diagnosed with a critical illness.

For example, if you have a \$5,000 plan deductible, are injured and incur \$5,000 in bills, the Accident Medical Expense Benefit would reimburse you for all but \$100.

Two SuiteSolutions benefit levels are available.

### SecureSolution

#### Accident Medical Expense Benefit

- Benefit options: \$2,500, \$5,000 or \$10,000 per insured, per accident
- \$100 deductible per insured, per accident

#### Accidental Death and Dismemberment Benefit

- Up to \$10,000 for the primary insured and up to \$1,000 for the spouse and each child

#### 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

### SelectSolution

#### Accident Medical Expense Benefit

- Benefit options: \$2,500, \$5,000 or \$10,000 per insured, per accident
- \$100 deductible per insured, per accident

#### Accidental Death and Dismemberment Benefit

- Up to \$25,000 for the primary insured and up to \$1,000 for the spouse and each child

#### 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

#### Critical Illness Expense Benefit

- Benefit options: \$2,500, \$5,000 or \$10,000 for the primary insured and spouse. Covers life-threatening cancer, heart attack, stroke, paralysis, renal failure, coma, transplants and more.

*(Selected benefit amount must be the same as the Accident Medical Expense Benefit)*

#### Identity Network Child Safety Services

- Pre-registry of children using photos and descriptions

#### Identity Theft Benefit

- Up to \$2,500 in financial relief, including reimbursement for related costs, lost wages, legal fees and expenses

#### Discounts

- Up to 60% off of services such as dental, eyewear, contacts, hearing aids, acupuncture, massage therapy, meditation/relaxation, naturopathy, nutritional counseling and hotels and travel packages

*(Not all discounts are available in all states.)*

Accident and critical illness benefits are underwritten by National Union Fire Insurance Company of Pittsburgh, a member of American International Group, Inc. (AIG).

# Count on a high deductible health insurance plan and Health Savings Account from Assurant Health

- High deductible health plans save you money on premium while protecting you against large medical bills.
- Assurant Health's OneDeductible HSA and SaveRight HSA plans allow you to choose the degree of coverage best suited to your lifestyle.
- OneDeductible HSA and SaveRight HSA offer HealthyDiscount, which rewards you for maintaining your good health by providing 10% off your renewal rates.
- Extra protection against significant out-of-pocket costs is available through SuiteSolutions.
- Adding a Health Savings Account provides a way to pay for routine medical expenses with pre-tax money and create a permanent tax shelter for use in paying future medical bills or funding your retirement.
- Health Savings Account funds roll over year to year and grow tax-free.
- Assurant Health makes it easy to set up and access your HSA.

## Medical Expenses Payable with HSA Funds

Following is a partial list of medical expenses you can pay with your pre-tax HSA dollars. For a complete list, see *IRS Publication 502* at <http://www.irs.gov>. These services may not be covered under your health insurance plan.

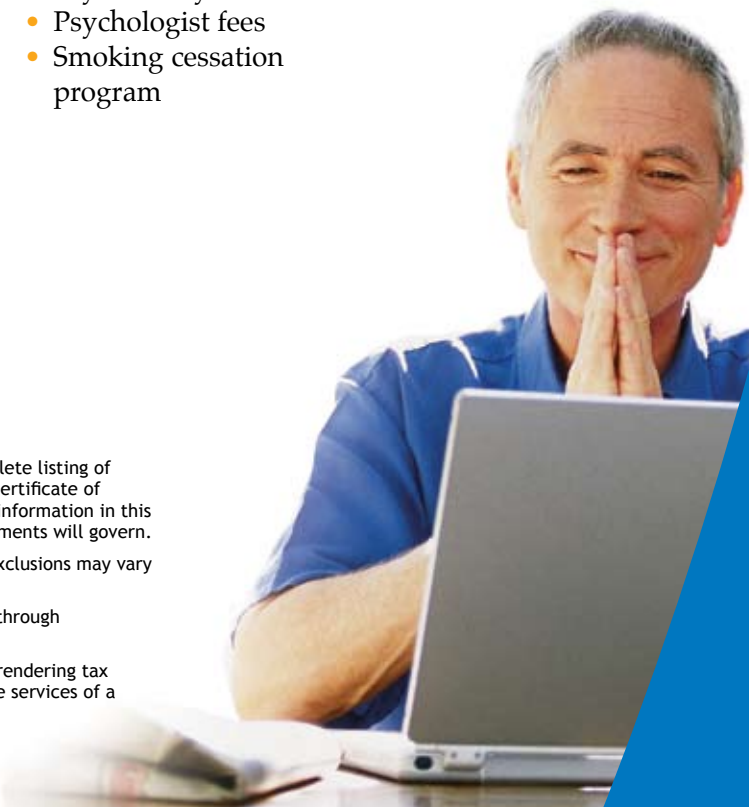
- Acupuncture
- Alcoholism treatment
- Ambulance service
- Artificial limbs
- Artificial teeth
- Bandages
- Birth control pills
- Breast reconstruction surgery
- Braille books and magazines
- Chiropractic treatment
- Contact lenses
- Crutches
- Dental treatment
- Diagnostic devices
- Disabled dependent care expenses
- Drug addiction treatment
- Eyeglasses
- Fertility enhancement
- Guide dog
- Hearing aids
- Hospital services
- Laboratory fees
- Long-term care insurance
- Medical services
- Medications
- Nursing home fees
- Nursing services
- Psychiatric care
- Psychoanalysis
- Psychologist fees
- Smoking cessation program
- Special education
- Sterilization
- Surgery
- Transplant expenses
- Vision correction surgery
- Weight loss program
- Wheelchair
- X-ray

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.

Plan design, benefits, optional features, provisions and exclusions may vary by state.

In most states, Assurant Health plans are brought to you through membership in Health Advocates Alliance.

Assurant Health and its legal entities are not engaged in rendering tax or legal advice. If tax or legal advice is required, seek the services of a competent professional.



## Exclusions Summary

No benefits are provided for the following, except where state mandates apply:

- Charges incurred due to a pre-existing condition, until you have been continuously insured for 12 months
- Illness or injury caused by war, commission of a felony, attempted suicide, influence of an illegal substance, or a hazardous activity for which compensation is received
- Routine hearing care, routine vision care, vision therapy, surgery to correct vision, routine foot care, or foot orthotics
- Cosmetic services including chemical peels, plastic surgery and medications
- Charges by a health care practitioner or medical provider who is an immediate family member. Immediate family members are you, your spouse, your children, brothers, sisters, parents, their spouses and anyone with whom legal guardianship has been established
- Custodial care
- Charges reimbursable by Medicare, Workers' Compensation or automobile carriers
- Growth hormone stimulation treatment to promote or delay growth
- Routine dental care
- Non-surgical treatment for TMJ or CMJ other than that described in the contract, or any related surgical treatment that is not preauthorized
- Any correction of malocclusion, protrusion, hypoplasia or hyperplasia of the jaws
- Charges for educational testing or training, vocational or work hardening programs, transitional living, or services provided through a school system
- Diagnosis and treatment of infertility
- Maternity and routine nursery charges unless you choose the maternity option
- Pregnancy, maternity and other expenses related to surrogate pregnancy
- Storage of umbilical cord stem cells or other blood components in the absence of sickness or injury
- Genetic testing, counseling and services
- Charges for sex transformation, treatment of sexual dysfunction or inadequacy, or to restore or enhance sexual performance or desire
- Over-the-counter products
- Contraceptive drugs or devices
- Drugs not approved by the FDA
- Drugs obtained outside the United States
- The difference in cost between a generic and brand name drug when the generic is available
- Treatment of "quality of life" or "lifestyle" concerns, including, but not limited to: smoking cessation; obesity; hair loss; sexual function, dysfunction, inadequacy or desire; or cognitive enhancement
- Treatment used to improve memory or to slow the normal process of aging
- Behavior modification
- Chelation therapy
- Prophylactic treatment
- Cranial orthotic devices, except following cranial surgery
- Telemedicine (including but not limited to treatment rendered through the use of interactive audio, video or other electronic media)
- Experimental or investigational services
- Charges in excess of the lifetime maximum or any other benefit maximum
- Charges for naturopathic medicine or non-medical items
- Charges related to health care practitioner-assisted suicide

### Additional SaveRight HSA Exclusions

- Alternative medicine
- Behavioral health and substance abuse
- Chiropractic
- Home health care



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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 for more than 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, consumer-choice products such as Health Savings Accounts and Health Reimbursement Arrangements, as well as non-insurance products. With almost 3,000 employees, Assurant Health is headquartered in Milwaukee, Wisconsin, and has operations offices in Minnesota, Idaho and Florida, as well as sales offices across the country. The Assurant Health Web site is [www.assuranthealth.com](http://www.assuranthealth.com).

Assurant Health is one of five key business segments of Assurant, Inc., along with Assurant Employee Benefits, Assurant Preneed, Assurant Solutions and Assurant Specialty Property. Assurant, Inc. is traded on the New York Stock Exchange under the symbol AIZ. The Assurant Web site is [www.assurant.com](http://www.assurant.com).