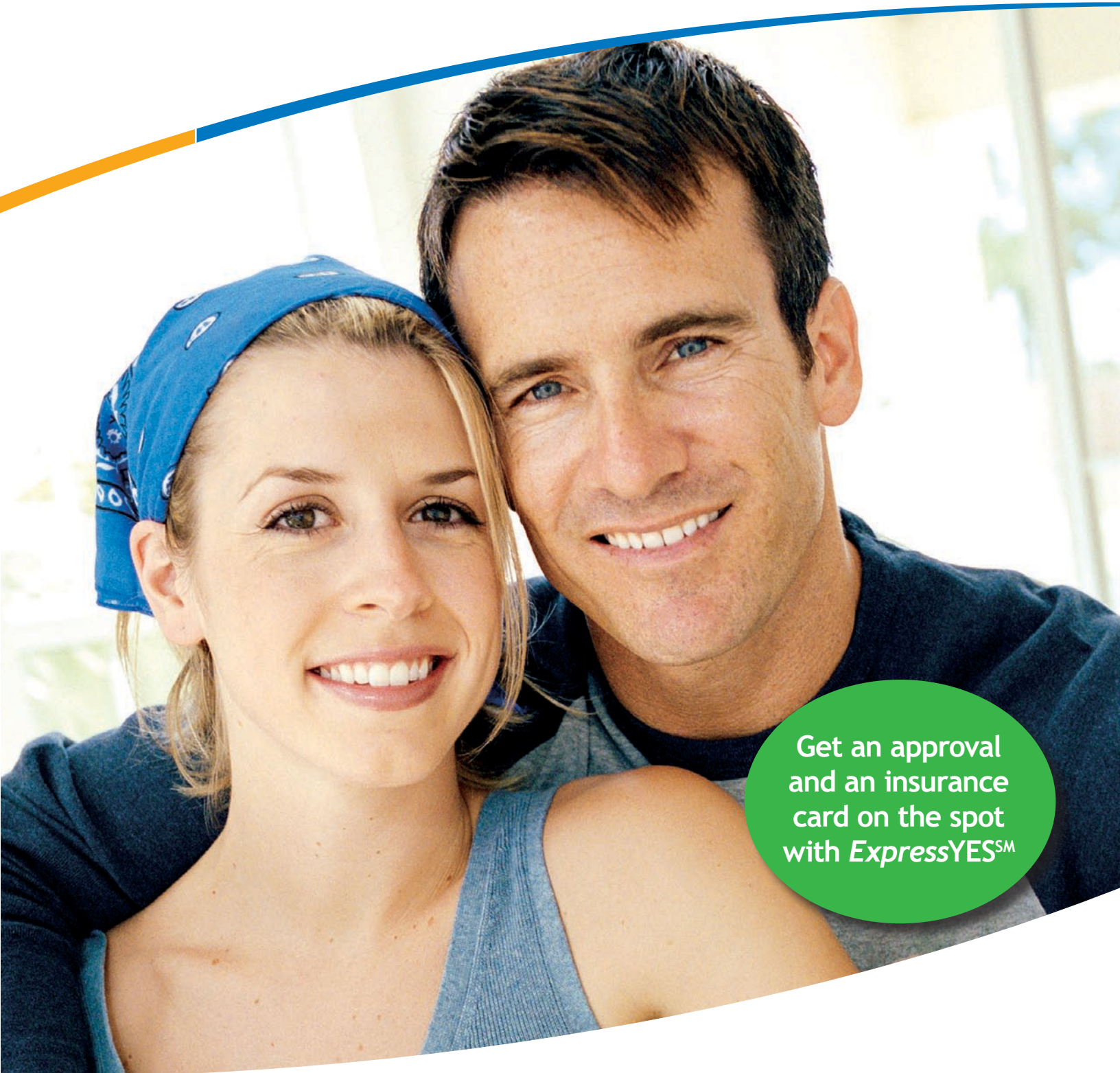




ASSURANT  
Health®

RightStart®  
Individual Medical Insurance



Get an approval  
and an insurance  
card on the spot  
with *ExpressYES*™

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

# 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 company. And with almost 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, the highly respected insurance rating source, consistently rates Time Insurance Company<sup>1</sup> A- (Excellent)<sup>2</sup> — affirming its outstanding ability to meet claims-paying obligations.

## COMMITMENT

Assurant Health specializes in you. While many health insurance companies focus on large businesses, 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> Assurant Health is the brand name for products underwritten and issued by Time Insurance Company.

<sup>2</sup> Source: A.M. Best Ratings and Analysis, July 2008.

# Make room for RightStart®

You make room in the budget for things that are important to you – from food and clothing to entertainment. There's no doubt health insurance is important, but you need a plan that will leave enough money to pay your other expenses.

Consider RightStart. Costing as little as half the price of other popular plans, **RightStart is health insurance that can fit easily in your budget.** It's ideal if you are without health insurance or are thinking about dropping your current coverage due to cost. With RightStart you get peace of mind and much more:

- Everyday benefits to help pay for visits to the doctor or prescription drugs
- Essential benefits to protect you in the event of a more serious injury or illness
- Access to doctors and hospitals — from some of the largest and best participating provider organization (PPO) networks in the nation\*
- Significant discounts on covered medical services when you use network providers
- Room in the budget for more of the things you value

Starting with a quality framework of security, convenience and cost savings, RightStart offers:

## Speedy plan approval

Apply through our exclusive **ExpressYES®** program and expect a response in less than 48 hours. Many applicants receive approval and can print an insurance card on the spot!\*\*

## Initial rate guarantees—up to 36 months available

You'll lock in your premium rate for at least the first 12 months. With the \$2,000 and \$3,000 deductibles, you have the option to extend your rate guarantee to 24 or 36 months!\*\*\*

## Worldwide coverage, 24 hours a day

It doesn't matter whether you're nearby or far from home — you're covered.

## No referrals necessary to see a specialist

You don't have to jump through hoops when you need a specialist's care — simply make an appointment.

## Single deductible for accidents

In the event there's an accident involving more than one person in your family, you'll pay only one deductible.

## No limits on Intensive Care Unit (ICU)

With no daily dollar limit when confined in an ICU, you'll have the peace of mind you need at critical time.

## HealthyDiscount

HealthyDiscount rewards you for maintaining your good health by providing 10% off your renewal rate or by extending the 24-month rate guarantee to your new renewal rate.\*\*\*

## Ongoing coverage for your children

Regardless of age or student status, your covered children can remain under your plan until they marry.

## Conversion privilege for your family

Should your spouse or child become ineligible for coverage under your plan, he or she may obtain a similar plan without having to provide proof of good health.

## Health Advocates Alliance membership

Health Advocates Alliance is an association dedicated to the health and well being of its members. Membership is available in all states and includes access to a 24-hour nurse helpline, a scholarship program for qualified students studying in a health-related field, and a number of additional benefits as well as discounts.

In certain states, membership in Health Advocates Alliance is required in order to buy this health insurance. Fees paid for membership in Health Advocates Alliance are used for benefits, marketing, distribution and administrative expenses. Assurant Health may also realize some benefit from these fees.

\* RightStart is also available without a PPO network—Rider 2806

\*\* Availability varies by state.

ExpressYES is subject to full underwriting.

† You must have the 24-month rate guarantee to choose the extension at renewal.

# All the basics are here

## Built-In Features

Your plan comes with coverage for the following medical services — subject to deductible and coinsurance, unless otherwise noted, as well as any applicable benefit amounts or maximums.

### Prescription Drugs

You pay only \$15 each time you fill a generic prescription at a participating pharmacy. Mail-order service is available.

### Preventive Services

Includes mammograms, Pap tests and PSA screening — with no special limits — as well as benefits up to \$500 for other preventive services including physical exams, laboratory tests, immunizations, tuberculosis tests and colonoscopies. Coverage begins after you have been insured for 12 months.

### Office Visits

Includes evaluation, diagnosis and management of illness or injury, and allergy shots.

### Imaging and Laboratory Services

Includes x-rays, ultrasounds, CAT scans, MRIs, lab tests and interpretation.

### Outpatient Hospital, Surgical Center and Urgent Care Facilities

Includes the services of the facility and supplies.

### Emergency Room

Includes the services of the facility and supplies. Benefits for covered emergency services are always paid at the higher network benefit percentage — even if you are out of network.

### Health Care Practitioner Services

Includes doctors, surgeons, assistant surgeons, anesthesiologists, physician assistants and nurses.

### Outpatient Physical Medicine

Includes physical, speech and occupational therapies, cardiac and pulmonary rehabilitation, and treatment of developmental delay.

### Inpatient Hospital

Includes the services of the facility such as semi-private room and board, intensive care (including specialty units such as neonatal and cardiac) and supplies.

### Transplants

Coverage is provided up to the applicable annual maximums.

- Includes up to \$10,000 toward donor expenses.

### Complications of Pregnancy

Covers medically necessary Caesarean section, ectopic pregnancy, miscarriage, gestational diabetes mellitus and medical conditions distinct from, but adversely affected by, pregnancy.

### Other covered services include:

- Ambulance — ground and air
- Dental injuries
- Diabetic services
- Durable and personal medical equipment
- Hospice care and related counseling services (inpatient or home care)
- Inpatient rehabilitation
- Parenteral drug therapy
- Reconstructive surgery
- Skilled nursing and subacute rehabilitation facilities
- Sterilization (12-month waiting period and \$500 lifetime maximum)
- Treatment of TMJ/CMJ (\$1,000 lifetime maximum)

### For information on optional coverages — dental, maternity, accident and more — see page 6.

Add valuable protection — affordably and conveniently:

- No additional application or underwriting required.
- One bill covers your total premium.

# Build Your RightStart® Plan

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

<b>Deductible</b> <i>Amount you pay toward covered expenses before the plan pays benefits</i>	\$500, \$1,000, <b>\$2,000</b> or <b>\$3,000</b> <i>(Family deductible maximum is three times the deductible and is met collectively by three or more persons)</i> <b>\$2,000 and \$3,000 options: Extend your 12-month rate guarantee to 24 or 36 months!</b>
<b>Benefit Percentage</b> <i>Percentage of covered expenses the plan pays after the deductible</i>	75% or 50% <i>(Georgia: 60% instead of 50% for PPO plans)</i>
<b>Coinsurance</b> <i>Percentage of covered expenses you pay after the deductible</i>	25% or 50% <i>(Georgia: 40% instead of 50% for PPO plans)</i>
<b>Coinsurance Out-Of-Pocket Maximum</b> <i>After this maximum is met, the plan pays 100% of covered expenses</i>	\$2,500 with 50% coinsurance <i>(Georgia: 40% instead of 50% for PPO plans)</i> \$4,500 with 25% coinsurance <i>Family coinsurance out-of-pocket maximum is two times the coinsurance out-of-pocket maximum and is met collectively by two or more persons.</i>
<b>Office Visit Copay</b> <i>With this optional benefit, you pay your copay and the plan pays 100% of the remaining cost of an eligible network office visit including examination, consultation, evaluation, development of a treatment plan, immunizations and allergy shots. See page 7 for details.</i>	\$25 copay Copay applies to each of two network office visits per person Additional visits are covered subject to the deductible and coinsurance
<b>Outpatient Services Maximum</b> <i>The annual maximum amount the plan pays toward outpatient services</i>	\$2,500 or \$5,000 <i>(All outpatient benefits are subject to this maximum)</i> <ul style="list-style-type: none"> <li>Optional RightStart Cancer Benefit – see page 6 for details</li> </ul>
<b>Annual Maximum</b> <i>The total annual maximum amount the plan pays</i>	\$50,000, \$100,000 or \$250,000 <i>(All benefits are subject to this maximum)</i>
<b>Lifetime Benefit Maximum</b> <i>The total maximum amount the plan pays</i>	\$2 million

**Outpatient Benefits** Benefits are subject to the selected deductible and coinsurance unless otherwise noted.

<b>Prescription Drugs – Generic</b>	\$15 copay (no deductible or coinsurance) <ul style="list-style-type: none"> <li>Maximum: \$2,000 for brand and generic combined</li> </ul>
<b>Prescription Drugs – Brand name</b>	\$500 deductible / \$25 copay + 50% coinsurance <i>(Family deductible maximum is \$1,000 and is met collectively by two or more persons)</i> <ul style="list-style-type: none"> <li>Maximum: \$2,000 for brand and generic combined</li> </ul>
<b>Preventive Services</b>  Mammograms, Pap tests and PSA screening  Other covered preventive services	<i>Benefits for preventive services, as for all covered services, are subject to deductible and coinsurance unless otherwise noted.</i>  Covered – with no special limits – after you have been insured for 12 months  Up to \$500 in benefits – after you have been insured for 12 months <ul style="list-style-type: none"> <li>If selecting the Office Visit Copay, see page 7 for details</li> </ul>
<b>Office Visits</b>	Covered <ul style="list-style-type: none"> <li>If selecting the Office Visit Copay, see page 7 for details</li> </ul>
<b>Diagnostic Imaging and Laboratory Services</b>	Covered
<b>Outpatient Hospital, Surgical Center or Urgent Care Facility</b>	Covered
<b>Professional Ground and Air Ambulance</b>	Up to \$1,000 for one trip
<b>Emergency Room</b>	Covered <ul style="list-style-type: none"> <li>\$75 emergency room fee – waived if admitted to the hospital</li> </ul>
<b>Health Care Practitioner Services</b>	Covered
<b>Outpatient Physical Medicine</b>	\$50 per visit for up to two visits

**Inpatient Benefits** Benefits are subject to the selected deductible and coinsurance unless otherwise noted.

<b>Inpatient Hospital</b>	Covered
<b>Inpatient Rehabilitation Facility</b>	\$100 per day for up to 50 days
<b>Subacute Rehabilitation and Skilled Nursing Facilities</b>	Up to 30 days
<b>Transplants</b>	Covered

The amount of benefits depends upon the plan design components selected, and the premium varies with the amount of benefits. Plan design components are not available in all combinations. Out-of-network provisions may apply. See page 7 for details.

# Optional coverages make it yours

Make RightStart® your own with additional benefits.

## Office Visit Copay (Rider B176)

With an office visit copay, you have the convenience of knowing what you'll spend when you visit a network doctor. Your copay is your only cost for two eligible network office visits per person each year, including immunizations and allergy shots.

## RightStart Cancer Benefit (Rider B321)

This benefit activates an additional \$25,000 in outpatient services benefits for each calendar year in which you receive treatment for malignant cancer.

Cancer treatment is often administered on an outpatient basis and can include chemotherapy and/or radiation therapy, follow-up office visits and ongoing diagnostic and lab tests. The RightStart Cancer Benefit adds extra protection when you need it the most.

## Accident Medical Expense Benefit (Rider 2803)

This benefit pays first in the event of an injury — before you pay any copay, access fee, deductible or coinsurance. You select the benefit amount: \$500, \$1,000 or \$2,500.

## Dental-Vision Discount Plan

This plan provides discounts on services from a nationwide network of dental and eyewear providers. You'll save 15% to 50% on dental services and 10% to 60% on eyewear.

*Discount programs are not insurance coverage.  
Actual costs and savings may vary by provider and geographical area.*

## Maternity Benefit (Rider 9043)

This benefit pays 100% of covered routine maternity services after you meet your maternity deductible — for any pregnancy that begins after a 90-day benefit waiting period. Maternity deductible options are \$1,000, \$2,500, \$5,000 and \$10,000.

If you select a lower deductible, you'll get more in paid benefits — meaning you'll pay fewer bills out of your pocket. Or, choose a high deductible and still get access to significant network discounts. The high deductible option pays for itself with the savings on doctor and hospital bills.

*Covered complications of pregnancy remain subject to the plan deductible and coinsurance.*

## Dental Insurance

This fee-for-service plan pays cash benefits that offset the cost of routine, basic, and, in most states, major dental services. With Assurant Health Dental Insurance, you:

- Choose a plan — Basic or Plus
- Visit any dentist
- Receive quick cash benefits — sent directly to you, or to your provider if you prefer
- Can retain the coverage even if you choose to discontinue your individual medical coverage

See Form 29998 for more information.

Optional features are available at an additional cost. The dental insurance plan is a separate contract. Additional provisions may apply. See page 7 for details.



# Plan Provisions

## State Variations

Plan design, benefits, features, provisions, definitions and exclusions may vary by state. Refer to the State Variations sheet for state-specific benefits, provisions and exclusions.

## Office Visit Copay (optional feature)

With this benefit, a copay is your only cost for an eligible network office visit. Any associated imaging and laboratory service are covered subject to deductible and coinsurance, but are not eligible for benefits under the office visit copay.

After the 12-month waiting period, preventive services performed by a network provider during an office visit, such as immunizations and annual examinations, are covered by the office visit copay. Any associated imaging and laboratory services, such as mammograms and PSA tests, are covered subject to deductible and coinsurance.

Other services that are subject to deductible and coinsurance, but not eligible for benefits under the office visit copay, are: office visits with non-participating providers, surgical procedures, allergy tests and maternity-related visits.

## Maternity Benefit (optional feature)

The maternity deductible is separate from the plan deductible. Once the maternity deductible is met, the plan pays for covered maternity services (whether or not the plan deductible has been satisfied).

Prescription drugs are covered under the plan prescription drug benefit. If conception occurs during the first 90 days of coverage, routine maternity charges will be excluded.

## Medically Necessary Care

Treatment must be medically necessary to be covered. Medically necessary services or supplies must be:

- Appropriate and consistent with the diagnosis
- Commonly accepted as proper treatment
- Reasonably expected to result in improvement of the condition
- Provided in the least intensive setting without affecting the quality of medical care provided.

## Usual and Customary Charge Allowance

The usual and customary charge allowance is the most the plan pays for covered services on non-PPO plans. The covered person is responsible for paying any balance in excess of the usual and customary charge allowance to the provider.

## Network Services

When a covered person uses network providers, covered charges are discounted in accordance with a negotiated rate. The person never pays more than the negotiated rate for services from a network provider.

## Out-of-Network Services

**Emergencies:** Covered services are always paid at the network benefit percentage — even if rendered by a provider outside of the network. Though paid at the better benefit percentage, the most the plan pays for a service is the amount of the network negotiated rate. The covered person is responsible for paying any balance in excess of the negotiated rate to the provider.

**Non-emergencies:** Covered services are subject to the out-of-network deductible, a 20% benefit percentage reduction, the increased out-of-network coinsurance maximum and the network negotiated rate. Consequently, the covered person is also responsible for paying any balance in excess of the negotiated rate. See the chart below for details.

RIGHTSTART – OUT-OF-NETWORK COSTS*	
OUT-OF-NETWORK DEDUCTIBLE	
Individual	Family
Selected deductible + \$1,000	3x individual out-of-network deductible met collectively by 3 or more persons
OUT-OF-NETWORK COINSURANCE OUT-OF-POCKET MAXIMUM	
Individual	Family
\$8,000	\$16,000

\* Varies by state.

## Utilization Review

Authorization is required before receiving inpatient treatment and certain types of outpatient procedures. Unauthorized services will result in a penalty of 25% of the charge (up to \$1,000). Unauthorized transplants are not covered.

## Pre-Existing Conditions

A pre-existing condition is an illness or injury and related complications for which, during the 12-month period immediately prior to the effective date of your health insurance coverage: 1) you sought, received or were recommended medical advice, consultation, diagnosis, care or treatment, 2) prescription drugs were prescribed, 3) symptoms were produced, or 4) diagnosis was possible. No benefits are paid for charges incurred due to a pre-existing condition until you have been continuously insured under the plan for 12 months, unless the condition was fully disclosed on the application. After the 12-month period, benefits are paid for a pre-existing condition, unless the condition is specifically excluded from coverage.

## 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 unless the condition was fully disclosed on the application
- 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 insurance carriers
- Growth hormone stimulation treatment to promote or delay growth
- Routine dental care, unless you choose the dental insurance option
- 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
- Testing related to the diagnosis of behavioral conduct or developmental problems
- 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 non-medical items
- Charges related to health care practitioner-assisted suicide
- Charges for alternative medicine including acupuncture and naturopathic medicine
- Behavioral health (mental/nervous disorders) and substance abuse including related prescription drugs
- Chiropractic services
- Home health care

# State Notices

## **COLORADO**

Colorado law requires carriers to make available a Colorado Health Benefit Plan Description Form, which is intended to facilitate comparison of health plans. The form must be provided automatically within three (3) business days to a potential policyholder who has expressed interest in a particular plan or who has selected the plan as a finalist from which the ultimate selection will be made. The carrier also must provide the form, upon oral or written request, within three (3) business days, to any person who is interested in coverage under or who is covered by a health benefit plan of the carrier.



ASSURANT  
Health®

For more information, or to apply for  
coverage, contact:

**Assurant Health**  
501 W. 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 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](http://www.assuranthealth.com).

Assurant Health is part of Assurant, a premier provider of specialized insurance products and related services in North America and selected international 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 more than 14,000 employees worldwide and is headquartered in New York's financial district. The Assurant Web site is [www.assurant.com](http://www.assurant.com).

**For coverage beginning on and after April 1, 2009.**

Product forms 244 and 253

NA RBG SF

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