



ASSURANT  
Health®

Assurant. On your terms.®

## Assurant Supplemental Coverage

*Plans that pay cash benefits right to you*

Accident



**Time Insurance Company**

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

## *Cash benefits* to help pay the unpredictable costs that come with accidental injuries

Whether an injury is yours, your spouse's or your child's, it can mean spending money you didn't plan to, worrying about where you'll get the cash for medical costs, or worse yet, lost income. **With Accident Coverage, you get cash benefits for treatment of injuries** — and they're benefits paid in addition to any other coverage you may have. Best of all, it's cash in hand you can use any way you choose, which helps you and your family focus on healing.

- **Cash benefits add up** — you get multiple cash benefits, paid for each covered injury or service — even for the same accident
- **Benefits while you recover** — including follow-up treatment, physical therapy and prosthetics
- **No overall annual or lifetime limits** — benefits available no matter how many times you need them
- Benefits begin immediately — **no waiting period**
- Choose any doctor or hospital for services — **no network restrictions**
- **No preauthorization** required



# Accident Coverage

# Assurant Supplemental Coverage

## *Plans that pay cash benefits right to you*

- **Affordable** — your premium doesn't increase just because you use your benefits<sup>1</sup>
- **Convenient** — No networks, deductibles, coinsurance or copays
- **Valuable** — Cash benefits paid even if you're covered by other insurance plans — helping you pay health care costs and other everyday bills
- **Portable** — you can keep the coverage even if your other insurance coverage or job changes

Ask about other Supplemental Coverage plans from Assurant Health.

## *Assurant Health*

Backed by more than 115 years of experience, Assurant Health is a committed leader in providing easy-to-understand health insurance solutions for individuals and families across the U.S. You can feel confident we're here for you — today and in the future.

### *Here's why:*

- Established in 1892
- Companies rated A- (Excellent) by A.M. Best<sup>2</sup>
- Part of Assurant, Inc.
  - S&P 500 company traded on the New York Stock Exchange as AIZ
  - Fortune 500 company<sup>3</sup>
  - Forbes Global 2000 company<sup>4</sup>

We continually anticipate and respond to your needs, giving you affordable plans and flexible benefit options to customize your coverage. And when your life changes, we offer solutions to fit your situation and keep your health insurance costs within your budget.

*It's why we can say: Assurant. On your terms.®*



## ACCIDENT

- The average cost for an emergency room visit exceeds \$1,000.<sup>5</sup>
- There are 42.4 million emergency room visits in a year.<sup>6</sup>
- 81.4 million people are treated annually for injuries.<sup>7</sup>

<sup>1</sup> Rates are subject to change based on your state and rate class. Rate class is determined by factors such as age, benefit levels, type of insurance, riders and health characteristics at the time of application.

<sup>2</sup> A.M. Best is a rating organization that evaluates insurers' financial strength. The rating represents the organization's opinion of Time Insurance Company's ability to meet ongoing obligations to policyholders. Source: A.M. Best Ratings and Analysis, June 2009.

<sup>3</sup> As of March 26, 2010. For more information, visit [money.cnn.com/magazines/fortune/fortune500/2010/full\\_list/](http://money.cnn.com/magazines/fortune/fortune500/2010/full_list/)

<sup>4</sup> As of April 21, 2010. For more information, visit [www.forbes.com/lists/](http://www.forbes.com/lists/)

<sup>5</sup> Center for Financing, Access and Cost Trends, Agency for Healthcare Research and Quality: Medical Expenditure Panel Survey, 2007

<sup>6</sup> National Health Statistics Reports, Number 7, August 6, 2008

<sup>7</sup> National Health Statistics Reports, Number 8, August 8, 2008

# Accident Coverage

*Simple, affordable plans that protect you* from the financial burden an accident can bring.

- A Easy to obtain – just a few basic questions – no medical exam
- B Coverage available to you, your spouse and/or your dependent children
  - Your cost doesn't increase with age or the number of covered children
  - Guaranteed renewable for life
- C Choice of coverage options to meet your needs and budget:
  1. Choose **24-Hour Coverage** or **Off-the-Job Coverage**
  2. Choose **Level 1** or **Level 2** – see the next page for benefits



## Why Accident Coverage?

**Assurant Health's Accident Coverage pays cash benefits right to you** — in addition to any benefit you may receive from any other coverage. This is especially important if your medical coverage has limited benefits or a high deductible, which leaves you with medical expenses that your accident benefits can help you cover.

### How your benefits add up

For any accident after your coverage begins, you get benefits for each covered injury and service — multiple benefits that you can receive again and again.

#### Example:

Sue was in a car accident on her way to work. Fortunately, her Accident Coverage provided the following benefits — and financial peace of mind — so she could focus on her recovery:

SERVICE	BENEFIT
• Ambulance to the hospital	\$200
• Emergency room treatment	\$100
• One-day hospital stay	\$1,300
• Dental work (broken tooth)	\$400
• Dislocated ankle	\$1,250
• Follow-up treatment	\$35
• Physical therapy (3 visits)	\$105

Sue received **\$3,390** in addition to the benefits paid by her auto and medical coverage

*Sample benefits are for Level 2 coverage. Actual services and benefits may vary.*



COVERAGE BENEFITS		LEVEL 1	LEVEL 2
Examination	<b>Emergency Treatment</b> in a hospital emergency room within 72 hours • Once per accident and once per year	<ul style="list-style-type: none"> <li>• \$100 for an adult</li> <li>• \$50 for a child</li> </ul>	<ul style="list-style-type: none"> <li>• \$100 for an adult</li> <li>• \$50 for a child</li> </ul>
	<b>Major Diagnostic Exams</b> Once per calendar year	\$200	\$200
Hospitalization	<b>Initial Hospitalization</b> • Starting within 30 days of the accident • Once per accident and once per year	<ul style="list-style-type: none"> <li>• \$1,000 for admission to a hospital for at least 24 hours <u>or</u></li> <li>• \$1,500 for Intensive Care Unit (ICU)</li> </ul>	<ul style="list-style-type: none"> <li>• \$1,000 for admission to a hospital for at least 24 hours <u>or</u></li> <li>• \$2,000 for Intensive Care Unit (ICU)</li> </ul>
	<b>Intensive Care Unit (ICU) Stay</b> 15 days per accident	\$500/day in addition to Hospital Stay benefit	\$500/day in addition to Hospital Stay benefit
	<b>Hospital Stay</b> 365 days per accident	\$250/day	\$300/day
	<b>Surgery</b> Within one year of the accident	\$500 – \$2,000/surgery	\$600 – \$2,500/surgery
Specific Conditions	<b>Blood/Plasma/Platelets</b> Once per accident	\$150	\$200
	<b>Burns</b> Treatment within 72 hours	\$200 – \$20,000	\$250 – \$25,000
	<b>Coma</b> of at least seven days	\$15,000	\$20,000
	<b>Dislocation/Fracture</b>	\$100 – \$4,000	\$100 – \$5,000
	<b>Emergency Dental Injury</b>	\$100 – \$300	\$130 – \$400
	<b>Eye Injury</b>	\$100 – \$500	\$130 – \$600
	<b>Lacerations</b> repaired within 72 hours	\$50 – \$800	\$70 – \$1,000
	<b>Paralysis</b> for at least 30 days	\$25,000 – \$50,000	\$25,000 – \$50,000
Recovery Benefits	<b>Appliances</b> such as wheelchairs • Once per accident	\$100	\$125
	<b>Follow-up Treatment</b> Once per day and six times per accident	\$25/day	\$35/day
	<b>Physical Therapy</b> 10 days per treatment, within six months	\$25/day	\$35/day
	<b>Prosthesis</b> Once per accident	\$500	\$750
	<b>Rehabilitation Unit</b> 60 days per calendar year	\$100/day	\$150/day
Transportation	<b>Ambulance</b> Within 72 hours of the accident	<ul style="list-style-type: none"> <li>• \$150 for ground</li> <li>• \$1,000 for air</li> </ul>	<ul style="list-style-type: none"> <li>• \$200 for ground</li> <li>• \$1,500 for air</li> </ul>
	<b>Lodging</b> 30 days per accident per year	\$100/day	\$125/day
	<b>Transportation</b> in excess of 100 miles	\$400/round trip	\$600/round trip
Death	<b>Accidental Death</b> Within 90 days of the accident	<ul style="list-style-type: none"> <li>• \$30,000 for an adult</li> <li>• \$15,000 for a child</li> </ul>	<ul style="list-style-type: none"> <li>• \$50,000 for an adult</li> <li>• \$20,000 for a child</li> </ul>
	<b>Accidental Dismemberment</b> Within 90 days of the accident	<ul style="list-style-type: none"> <li>• \$1,500 – \$30,000 for an adult</li> <li>• \$750 – \$15,000 for a child</li> </ul>	<ul style="list-style-type: none"> <li>• \$2,500 – \$50,000 for an adult</li> <li>• \$1,000 – \$20,000 for a child</li> </ul>

A Hospital Stay benefit will not be paid on the same day as a Rehabilitation Unit benefit, and a Follow-Up Treatment benefit will not be paid on the same day as a Physical Therapy benefit.

## Limitations and Exclusions

*This is an accident-only insurance plan. It provides limited benefits for specified treatment of accidental injuries. It is not a major medical insurance plan and does not provide benefits for:*

- Sickness
- Services provided by a member of your immediate family or your employer
- Services rendered outside the territorial limits of the United States and Canada
- An accident that is caused by or occurs as a result of your intentional act
- Dental care except for treatment for injury to healthy, natural teeth due to a covered accident
- Injury caused by or resulting from:
  - Attempted suicide or self inflicted injury resulting from an intentional act
  - Injury caused by the service in the armed forces or related auxiliaries such as the National Guard or Army Reserve or exposure to acts of war other than terrorism
  - Cosmetic surgery or elective surgery unless medically necessary
  - Operating a taxi or any other livery service for any kind of compensation or profit
  - Sporting activity for pay or financial reward, including coaching or officiating
  - Injury or sickness caused as a result of committing or attempting to commit a felony or occurring while incarcerated in a penal institution of any kind
  - Racing a vehicle, including cars, motorcycles and boats
  - Mountaineering with ropes or other equipment, operating a glider, bungee jumping or skydiving
  - Being under the influence of alcohol or drugs, unless the drugs were taken as instructed by a physician
  - Aviation activities other than as a fare-paying passenger of an airline

This brochure provides a summary of benefits, limitations and exclusions. An outline of coverage is available from the agent or the insurer. Please refer to the outline of coverage for a description of the important features of the health benefit plan. Please read the coverage documents carefully for a complete listing of benefits, limitations and exclusions. Benefits vary by state.



**ASSURANT**  
Health®

Assurant Health 501 W. Michigan Milwaukee, WI 53203

### About Assurant Health

Assurant Health is the brand name for products underwritten and issued by Time Insurance Company (est. 1892), John Alden Life Insurance Company (est. 1961) and Union Security Insurance Company (est. 1910) ("Assurant Health"). Together, these three underwriting companies provide health insurance coverage for people nationwide. Each underwriting company is financially responsible for its own insurance products. Primary products include individual, small employer group and short-term limited-duration 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](http://www.assuranthealth.com).

Assurant Health is part of Assurant, a premier provider of specialized insurance products and related services in North America and select worldwide markets. [www.assurant.com](http://www.assurant.com).