



ASSURANT  
Health®

Assurant. On your terms.®

## Assurant Supplemental Coverage

*Plans that pay cash benefits right to you*

Critical Illness



**Time Insurance Company**

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

## *Cash benefits* to help pay the overwhelming costs that come with a critical illness

Critical Illness Coverage gives you a lump sum cash payment at the first diagnosis of a critical illness. **The benefit can help you face out-of-pocket medical costs, unforeseen additional expenses and everyday bills** — and is especially reassuring if you're also impacted by lost income. You receive your cash benefit directly and can use it any way you choose, which helps you focus on your recovery.

- **Covers 15 life-threatening illnesses** such as cancer, heart attack and stroke
- Your choice of **\$5,000 to \$100,000 in critical illness benefits**
- **Critical illness benefit paid upon diagnosis** regardless of the doctors, hospitals or treatment you choose
- **Includes term life insurance** with your choice of \$2,500 to \$200,000 in benefits
- **Coverage for critical illness and life** in one plan

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### *What is Critical Illness Coverage?*

Assurant Health's Critical Illness Coverage is term life insurance designed to cover two types of events:

1. Should you ever be diagnosed with a qualifying illness, you receive a critical illness benefit
2. Upon your death, your family receives a term life benefit



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# Critical Illness Coverage

# Assurant Supplemental Coverage

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

- **Affordable** — your premium doesn't increase just because you use your benefits
- **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>1</sup>
- Part of Assurant, Inc.
  - S&P 500 company traded on the New York Stock Exchange as AIZ
  - Fortune 500 company<sup>2</sup>
  - Forbes Global 2000 company<sup>3</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.®*



## CRITICAL ILLNESS

### Extra protection against foreclosure and bankruptcy

- *60% of costs for fighting cancer may be non-medical.*<sup>4</sup>
- *50% of all foreclosures have medical causes.*<sup>5</sup>
- *62% of personal bankruptcies in the U.S. in 2007 were caused by medical problems.*<sup>6</sup>

<sup>1</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>2</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>3</sup> As of April 21, 2010. For more information, visit [www.forbes.com/lists/](http://www.forbes.com/lists/)

<sup>4</sup> American Cancer Society, 2008

<sup>5</sup> Get Sick, Get Out: The Medical Causes of Home Foreclosures, Health Matrix '18, 2008

<sup>6</sup> American Journal of Medicine, August 2009

# Critical Illness Coverage

Simple, affordable plans that protect you from the financial burden unexpected illness can bring

- A Easy to obtain – just a few basic questions – no medical exam
- B Coverage available to you and/or your spouse – ages 18 to 59 at purchase
- C Choice of coverage options to meet your needs and budget

Coverage options:	
Critical Illness Benefit	\$5,000 to \$100,000 payable to age 65
Term Life Benefit	50%, 100% or 200% of the critical illness benefit
Policy Term	10 or 20 years

Optional coverage:*
<b>Waiver of Premium</b> If you are totally disabled for six consecutive months or longer, this option waives the monthly premium for the Critical Illness Coverage and any optional benefits until you are no longer totally disabled.
<b>Accidental Death Coverage</b> If you or your spouse dies as a result of an accident, this option doubles the term life benefit amount.

The full critical illness benefit is paid in the event of:	
<ul style="list-style-type: none"><li>• Invasive cancer</li><li>• Heart attack</li><li>• Stroke</li><li>• Kidney failure</li><li>• Coma</li><li>• Blindness</li></ul>	<ul style="list-style-type: none"><li>• Deafness</li><li>• Major organ transplant</li><li>• Paralysis</li><li>• Loss of limb</li><li>• Major burns</li></ul>

Partial (25%) critical illness benefits are paid in the event of:	
<ul style="list-style-type: none"><li>• Coronary artery bypass graft</li><li>• Cancer that has not spread</li></ul>	<ul style="list-style-type: none"><li>• Advanced Alzheimer’s disease</li><li>• Heart valve surgery</li></ul>
75% of the critical illness benefit remains after a partial benefit is paid	

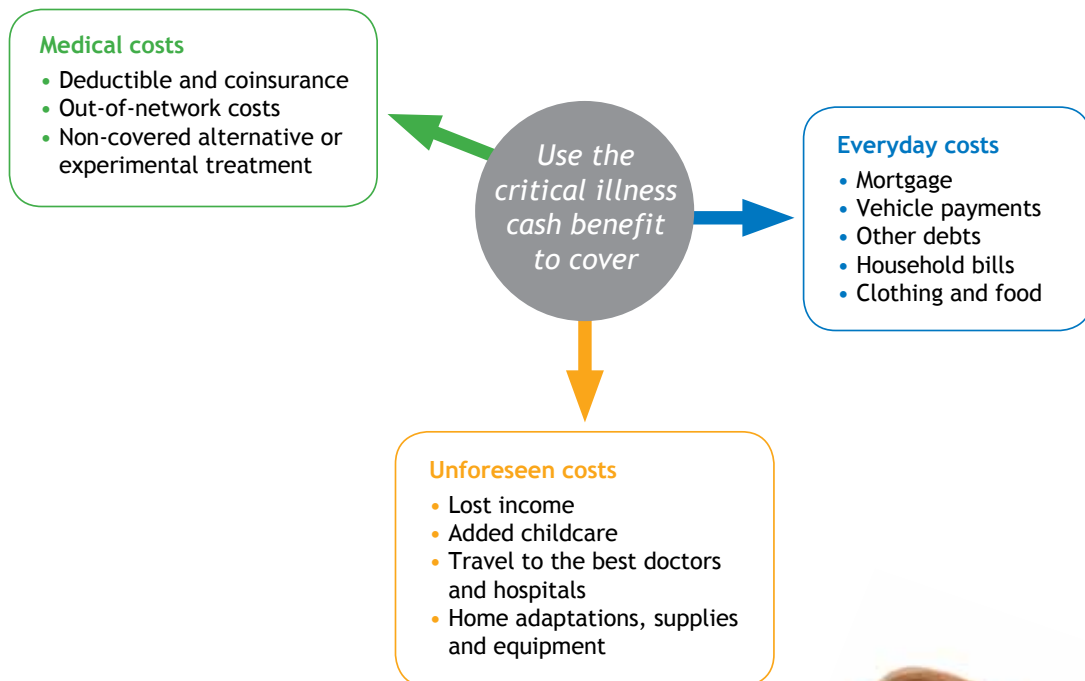
\* Optional Coverage is available at an additional cost.



## Why Critical Illness Coverage?

Almost everyone knows someone who has survived cancer, a heart attack or a stroke. Medical technology has dramatically increased the chances of surviving critical illnesses. One challenge is that, while fighting back, everyday life and responsibilities need to go on.

**Critical Illness Coverage helps you ensure that you can keep your life running** — without losing your focus on restoring your health.



### How the Benefits Work

When the full or a partial critical illness benefit is paid, both the critical illness benefit amount and the term life benefit amount are reduced accordingly. When a partial benefit is paid, 75% of the total critical illness benefit remains. If policy benefits are reduced, the monthly premium is also reduced to correspond to the remaining benefits. The policy will continue to pay critical illness and/or life benefits until the policy term ends or remaining benefits are paid.



### Pre-Existing Condition

*A sickness or an injury and related complication:*

1. For which medical advice, consultation, diagnosis, care or treatment was sought, received or recommended from a provider or prescription drugs were prescribed during the 12-month period immediately prior to your effective date, regardless of whether the condition was diagnosed, misdiagnosed or not diagnosed; or
2. That produced signs or symptoms during the 12-month period immediately prior to your effective date.

### Limitations and Exclusions

*This plan provides limited benefits for specified critical illnesses and events. It's not a major medical insurance plan and does not provide benefits for:*

- Conditions for which you were previously diagnosed or underwent a procedure anytime prior to your plan effective date
- Cancer first diagnosed within 90 days of your plan effective date, or any other condition due to sickness first occurring within 30 days of your plan effective date. In such event, your coverage will be terminated and your premium returned
- Conditions related to or caused by a pre-existing condition until you have been continuously covered for 12 months. A condition that has been specifically excluded from coverage will continue to be excluded after 12 months of continuous coverage
- Conditions or procedures related to or caused by:
  - War or any act of war; participation in the military, foreign or domestic acts of terrorism that result in a nationwide epidemic
  - Mental illness, anxiety or nervous disorders, and substance abuse
  - Injury sustained when operating a motor vehicle while your blood alcohol level was over the legal limit
  - Voluntary attempt to commit, participation in or commission of a felony, misdemeanor or illegal act
  - Suicide, attempted suicide or self-inflicted sickness or injury
  - Engaging in any hazardous occupation or other activity including exercising or practicing for any such activity
  - Aviation activities other than as a fare-paying passenger of an airline
- A disease, other than bacterial infection, occurring through an accidental injury or medical or surgical treatment
- Complications of cosmetic services
- Complication of a sickness, injury or medical treatment or services that are not covered
- Procedures performed outside of the United States or its territories

This brochure provides a summary of benefits, limitations and exclusions. A specimen policy is available from the agent or the insurer. Please refer to the specimen policy 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.

Critical condition benefits you receive may be taxable. You or your beneficiary may incur a tax obligation. A tax advisor should be consulted to determine the impact of these benefits please refer to the Accelerated Benefit Disclosure provided with the application for additional information.



**ASSURANT**  
Health®

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### 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).