



ASSURANT
Health

Assurant Health
501 West 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 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, 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, Wis., and has operations offices in Minnesota, Idaho and Florida, as well as sales offices across the country.

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. Together, these business segments have partnered with clients who are leaders in their industries and have built leadership positions in a number of specialty market segments in the U.S. and selected international markets.

Assurant, Inc. is traded on the New York Stock Exchange under the symbol AIZ. The Assurant

SuiteSolutions® offers valuable services, discounts and protections that help improve your family's quality of life – all at a price you can afford.

Through your membership in Health Advocates Alliance, you benefit from the collective buying power of thousands of members across the country.

Things to think about.

In the home, there's a fatal accident every 16 minutes and a disabling injury every four seconds.

(Source: Injury Stats, 2002 Edition, National Safety Council.)

Almost 41 million visits to the emergency room in the year 2000 were due to injuries.

(Source: Injury Stats, 2002 Edition, National Safety Council.)

About one in two men are at risk of developing some form of cancer. For women, the risk is about one in three.

(Source: Cancer Facts and Figures 2005, American Cancer Society.)

Approximately 565,000 new heart attacks and 700,000 strokes will occur this year.

(Source: Heart Disease and Stroke Statistics – 2005 Update, American Heart Association.)

A survey conducted for the Better Business Bureau revealed that over 9 million Americans were victims of identity theft in 2004.

(Source: The Privacy Rights Clearing House – 2005)



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SuiteSolutions®

*Brought to you through
Health Advocates Alliance*

Expand your peace of mind



SuiteSolutions® offers two options that help you afford the added protection you want.

Today, many people are choosing major medical plans with higher deductibles to keep premiums at a level that fits their budgets.

SecureSolution and SelectSolution complement higher deductible plans with benefits that help you pay out-of-pocket, health-related expenses. Both plans are brought to you through your membership in Health Advocates Alliance.

SecureSolution

When you choose SecureSolution, you enjoy a variety of benefits, including financial protection against accidents. SecureSolution provides up to \$10,000 per accident to offset expenses such as your major medical deductible and coinsurance.

SelectSolution

SelectSolution further expands your peace of mind with an additional Critical Illness Expense benefit of up to \$10,000. Identity theft protection of up to \$2,500, child safety services and valuable discounts are also included.

Assurant Health markets major medical coverage underwritten by Time Insurance Company, John Alden Life Insurance Company and Union Security Insurance Company.

SuiteSolutions benefits are brought to you through membership in Health Advocates Alliance. Accident and Critical Illness benefits are underwritten by National Union Fire Insurance Company of Pittsburgh, a member of American International Group, Inc. (AIG). National Union is rated A+ by A.M. Best Company (May 4, 2005).

SelectSolution is not available in all states.

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.

SecureSolution

Offers many health-related benefits, helps pay out-of-pocket costs associated with accidents and provides benefits for accidental death, dismemberment and disability.

Accident Medical Expense*

- Benefit options (choose one): \$2,500, \$5,000 or \$10,000 for the primary insured, spouse and each child, per accident
- \$100 deductible per insured, per accident

Accidental Death and Dismemberment

- Death: \$10,000 on the primary insured, \$1,000 for the spouse and each child
- Dismemberment: up to \$10,000 for the primary insured, up to \$1,000 for the spouse and each child

(See plan summary for more details)

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. Starts on the 15th day of disability.

SuiteSolutions® helps protect your hard-earned financial resources



SelectSolution

Helps pay out-of-pocket costs associated with accidents and life-threatening illnesses, provides benefits for accidental death, dismemberment and disability and offers many other benefits.

Accident Medical Expense*

- Benefit options (choose one): \$2,500, \$5,000 or \$10,000 for the primary insured, spouse and each child, per accident *(Note: Selected benefit option also applies to Critical Illness Expense)*
- \$100 deductible per insured, per accident

Accidental Death and Dismemberment

- Death: \$25,000 on the primary insured, \$1,000 for the spouse and each child
- Dismemberment: up to \$25,000 for the primary insured, up to \$1,000 for the spouse and each child

(See plan summary for more details)

Weekly Accident Indemnity Benefit

- 70% of basic weekly salary to a maximum of \$250 per week, for up to 52 weeks for the primary insured only. Starts on the 15th day of disability.

Critical Illness Expense**

- Benefit options (choose one): \$2,500, \$5,000 or \$10,000 for the primary insured and spouse only *(Note: Selected benefit option must be the same as Accident Medical Expense)*
- Covers life-threatening cancer, heart attack, stroke, paralysis, renal failure, coma, transplants and more

Identity Network Child Safety Services

- Pre-registry of children using photographs and descriptions

Identity Theft

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

Discounts

- 10% to 50% on dental services *(Not available in all states.)*
- 10% to 30% on complementary and alternative medicine services, including acupuncture, massage therapy, meditation/relaxation, naturopathy and nutritional counseling
- 10% to 35% on eyewear and contacts
- 10% to 60% on hearing aids *(Not available in all states.)*
- Up to 50% on hotels and travel packages
- Other valuable discounts

* Accident Medical Expense benefits are reduced by benefits payable under any other insurance plan.

** Critical Illness benefits are not available with child-only plans.