



ASSURANT
Health®

Accident Medical Expense Coverage

Assurant Supplemental Coverage
» *Helps pay medical expenses*



It's a fact of life: accidents happen. And when they happen, accidents can leave you with medical bills you weren't expecting. Even the best health insurance comes with deductibles, coinsurance and other out-of-pocket expenses that can really add up.

With Accident Medical Expense from Assurant Health, you get help paying your out-of-pocket medical expenses so that when an accident happens to you, you can concentrate on getting well.

John's story

John was replacing shingles on his roof when he lost his balance and fell, breaking his ankle as he landed. When he arrived at the nearby hospital, John was diagnosed with an ankle fracture and dislocation. Treatment involved surgery.

After the exams, physician fees, anesthesia, surgery and hospital care, John's medical bills quickly accumulated, totaling \$4,730. Though John's medical insurance covered the expenses, his deductible was \$5,000, which meant he was responsible for the entire \$4,730. He didn't have that much money in savings, but fortunately, he had an Assurant Health Accident Medical Expense plan that would pay up to \$5,000 in medical expenses from an accident after he paid only a \$250 deductible.

Charges toward medical plan deductible (John's responsibility)	\$4,730
Accident Medical Expense plan pays John	\$4,730
John pays Accident Medical Expense deductible	\$250
John pays just this much of his \$4,730 bill	\$250

John paid just
\$36/month*
for Accident Medical Expense coverage, which helped him pay his medical bills.

Presented for illustration only. Claim amounts are based on nationwide claims submitted to Assurant Health.

*Premium rate is based on an Accident Medical Expense plan with a \$5,000 benefit level for an individual in KY.

Time Insurance Company

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



Assurant. On your terms.®

Plan for unexpected expenses

With Accident Medical Expense coverage, you get help paying out-of-pocket medical expenses, limited to your selected benefit level, in the event of an accident. No matter what sort of medical insurance you have, Accident Medical Expense coverage provides extra security by helping to pay your medical bills when you need help most.

- No waiting period to use your benefits
- No annual or lifetime limits, no matter how many accidents you receive benefits for
- Benefits for accidental death and dismemberment included
- Freedom to use any doctors and hospitals you wish

It's easy to get the help you need with Accident Medical Expense

- **Easy to obtain** – acceptance is guaranteed, and you can add Accident Medical Expense to an Assurant Health medical plan on one easy application
- **Easy to choose** – consider your health plan's deductible and out-of-pocket maximum or select the benefit amount you think will provide the funds you need to pay medical bills after an accident
- **Easy to understand** – if you have an accident, your Accident Medical Expense plan pays your medical bills up to the benefit amount you selected, after you pay just a \$250 deductible
- **Easy to use** – just submit a claim and your medical bills; if you have an Assurant Health medical plan, your bills are submitted for you
- **Easy to keep** – rates are stable and affordable, with one rate for individuals and another for families of any size, and your plan renews automatically each year†

†Coverage is renewable provided that premiums are paid on time, there has not been fraud or misrepresentation by an insured person or any representative, there is compliance with the plan provisions, including eligibility requirements, Assurant Health has not discontinued or suspended active business operations and the plan has not been discontinued in this state. Assurant Health has the right to change premium rates upon providing appropriate notice.

Benefits

Benefit levels (maximum benefit paid per accident)	\$2,500; \$5,000; \$7,500 or \$10,000
Deductible per accident	\$250
Benefit percentage	100%
Benefit period	First 365 days after the date the accident occurs
Initial treatment period	Initial treatment or evaluation of the accidental injury must occur within the first 7 days after the accident occurs
Accidental death and dismemberment maximum benefit limitation	\$2,500-10,000 per accident for dismemberment and death benefits combined, paid as a percentage of the selected Accident Medical Expense benefit amount

Treatment-specific limitations:

Benefits for air or ground ambulance services	Limit of \$300 per accident
Physical medicine	Maximum benefit of \$25 per visit day, up to \$250 per accident
Durable medical equipment and personal medical equipment	Maximum benefit of \$100 per accident

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Exclusions and limitations

Knowing exactly what your plan does and doesn't provide benefits for is important. Use the following list of what is not eligible for benefits so you know the details. Complete information, which varies by state, is available online.

Exclusions

Claims resulting from or related to sickness, except when such sickness is the direct result of an accidental injury or accidental dismemberment, are not covered under this policy.

Charges, dismemberment or death resulting from or related to an accident sustained prior to the effective date of the coverage under this policy will not receive benefits.

Claims resulting from or related to sickness, except when such sickness is the direct result of an accidental injury or accidental dismemberment covered under this policy, will not receive benefits.

We will not pay benefits for charges resulting from any of the following, whether directly or indirectly:

- Medical event, treatment, services or supplies for which benefits equal to or in excess of such charges are received under any other benefits

- Charges in excess of the maximum allowable amount

- Treatment, services or supplies that are not included in the covered treatment definition, are due to complications of a non-covered service or are incurred before the covered person's effective date or after the termination date of coverage

- Dental treatment, except as otherwise covered for a dental injury

- Tendonitis, tenosynovitis, bursitis, overuse, strains, repetitive motions or stress, repetitive or cumulative traumas, including but not limited to carpal tunnel syndrome, tennis elbow and thoracic outlet syndrome

Hernia or heat exhaustion

Treatment of mental or emotional disorders, alcoholism, substance abuse and drug addiction, whether organic or non organic, chemical or non chemical, biological or non biological in origin and irrespective of cause, basis or inducement, including but not limited to drugs and medicines for inpatient or outpatient treatment of such disorders or abuse

Treatment that is not medically necessary; cosmetic service; treatment, services and supplies for experimental or investigational services

Treatment, services and supplies provided for or by a masseur, masseuse or massage therapist; a rolfer; massage therapy; meditation or relaxation therapy; aromatherapy; holistic therapies; acupuncture, biofeedback, neurotherapy and electrical stimulation

Services ordered, directed or performed by a health care practitioner or supplies purchased from a medical supply provider who is a covered person, an immediate family member, employer of a covered person or a person who ordinarily resides with a covered person

Any amount in excess of the maximum lifetime benefit or any other maximum benefit limitation for covered benefits

Treatment incurred outside of the United States, its possessions or Canada

All prescription and over-the-counter products, drugs or medicines

Benefits will not be paid for accidental injury, accidental dismemberment or accidental death directly or indirectly resulting from or related to any of the following:

An accident that occurred before the covered person's effective date or after the termination date of coverage

War or any act of war, whether declared or undeclared; foreign or domestic acts of terrorism; participation in the military service of any country or international organization, including non-military units supporting such forces

Benefits in excess of any applicable maximum benefit limitation and accidental death and dismemberment maximum benefit limitation

Voluntarily taking, absorbing or inhaling any gas, poison or drugs, except when administered in accordance with the advice of the covered person's health care practitioner; voluntary use of alcohol or any controlled substance, as defined by statute, except when administered in accordance with the advice of the covered person's health care practitioner, including accidents that occur while the covered person is under the influence of alcohol or drugs

The covered person's voluntary attempt to commit or participation in an assault or commission of a felony, whether or not charged, resisting or fleeing from arrest, or as a consequence of the covered person being under the influence of any illegal or non-prescribed controlled substance

Any hazardous activity, including but not limited to participating, instructing, demonstrating, guiding or accompanying others in parachute jumping, hang-gliding, bungee jumping, air or space travel in any vehicle other than a regularly scheduled flight by an airline, racing any motorized or non-motorized vehicle, including a pit crew, rock or mountain climbing, mountaineering, spelunking and cave exploration, parkour, intercollegiate sports and extreme sports. Also excluded are treatment and services required due to accidental injury received while practicing, exercising, undergoing conditioning or physical preparation for any such activity

Any hazardous occupation or other activity for which compensation is received in any form, including sponsorship, such as, but not limited to operating a taxi or delivery service; participating, instructing, demonstrating, guiding or accompanying others in skiing, horse riding, rodeo activities, professional or semi-professional sports, adult sporting competition at a national or international level and extreme sports. Also excluded are treatment and services required due to accidental injury received while practicing, exercising, undergoing conditioning or physical preparation for any such compensated activity

Intentionally self-inflicted injury, suicide or attempted suicide

This brochure provides a summary of benefits, limitations and exclusions. In certain states, 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.

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 to 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. 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.

Assurant is a premier provider of specialized insurance products and related services in North America and select worldwide markets. The four key businesses -- Assurant Solutions, Assurant Specialty Property, Assurant Health, and Assurant Employee Benefits -- partner with clients who are leaders in their industries and build leadership positions in a number of specialty insurance market segments in the U.S. and select worldwide markets. The Assurant business units provide debt protection administration; credit-related insurance; warranties and service contracts; pre-funded funeral insurance; creditor-placed homeowners insurance; manufactured housing homeowners insurance; individual health and small employer group health insurance; group dental insurance; group disability insurance; and group life insurance.

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 approximately \$27 billion in assets and \$8 billion in annual revenue. Assurant has approximately 14,500 employees worldwide and is headquartered in New York's financial district. www.assurant.com.
