



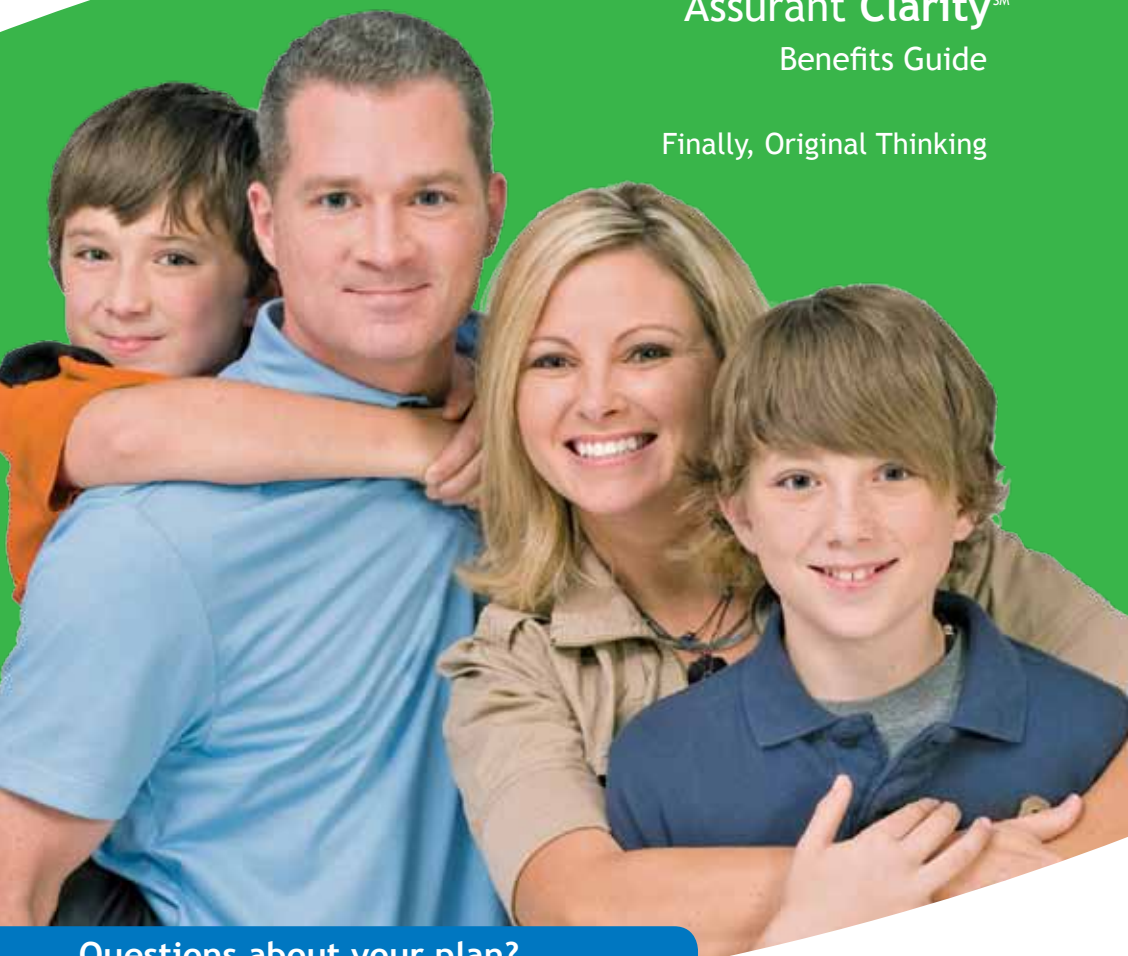
ASSURANT
Health®

Assurant. On **your** terms.®



Assurant ClaritySM Benefits Guide

Finally, Original Thinking



Questions about your plan?

Call your Front Desk team at 888.345.6007

***Time Insurance Company
John Alden Life Insurance Company***

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

Assurant ClaritySM Benefits Guide

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For money-saving opportunities, look for this symbol.

Assurant Clarity



Thank you for choosing Assurant Health

Choosing the right health insurance is not an easy task. You have made a wise decision in choosing Assurant Health. We have more than 115 years of experience in protecting our customers.

The beginning of our commitment to you

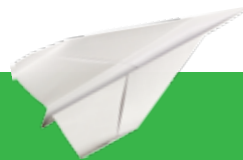
The Assurant Clarity Benefits Guide was created for you. Developed with the guidance of our policyholders, it's your quick reference for essential health insurance information as well as the many services available to you as an Assurant Clarity customer.

Your Front Desk team

When you need help, we're here for you. Simply call your Front Desk team to talk with a representative who's ready to assist you. Front Desk provides experienced, personal support to address your questions about Assurant Clarity.

To contact Front Desk:

Call **888.345.6007**, 7:30 a.m. to 6 p.m. Central time, Monday through Friday, or e-mail **frontdesk@assurant.com**



Welcome to Assurant Clarity

PERSONALIZED CUSTOMER SERVICE

from a real person, not an automated telephone system

A SIMPLE PLAN DESIGN

that organizes your coverage in a way that makes sense

ONE CONSOLIDATED MONTHLY STATEMENT

that's easy to read and easy to understand

AN INDEPENDENT ADVOCACY SERVICE

with Patient Care — to help navigate the health care system and compare costs among providers



How health insurance works

When you purchase health insurance from Assurant Health, we accept your financial responsibility in the event of a catastrophic illness or injury. Few individuals could handle a large financial loss on their own. However, grouping large numbers of insured individuals together dramatically lowers the overall risk. To further reduce your personal liability, it's important you understand how your health insurance coverage works before you or your family needs to use it.

With Assurant Clarity, this is what you can expect when you see a network provider:

Deductible Plan		
Network Discount Amount	Deductible	Your Covered Medical Expenses Paid at 100%

Zero Deductible Plan		
Network Discount Amount	Your Coinsurance — 50%	Your Covered Medical Expenses Paid at 100%
	Assurant Health's Coinsurance — 50%	

Plans apply to individuals and families.

Network Discount Amount — savings you receive by using network providers.

Deductible — amount you pay before we pay benefits.

Coinsurance — we pay 50%, you pay 50% — for covered charges up to your selected out-of-pocket maximum.

Out-of-Pocket Maximum — maximum amount you pay in a calendar year.

Any questions? Contact Front Desk at 888.345.6007
or frontdesk@assurant.com

How your plan works

Assurant Clarity works a little differently than the plans you may be used to. The following shows what to expect each time you see a network provider. If you have any questions, call your Front Desk team at 888.345.6007.



Using network providers

Enjoy significant cost savings — and easy access to leading doctors and hospitals — when you stay in the network.

- 1 Select a network provider and present your insurance card at the time of service. You don't need to pay the provider anything on the day of service — we take care of that for you
- 2 The provider bills Assurant Health directly
- 3 Assurant Health processes your medical claim and pays the provider for covered charges
- 4 Assurant Health mails a monthly Patient Health Care Statement to you, which displays the amount you owe Assurant Health
- 5 Along with the convenient tear-off coupon located on your statement, send your payment by the due date specified or use the payment method of your choice

Experience your network benefits

With Assurant Clarity, you'll see sizable cost savings when you use network doctors and hospitals. Plus, you won't receive medical bills from your network providers, because we pay them on your behalf for your portion of the covered charges. You pay us back according to the amount owed and payment due date, both of which appear on your monthly Patient Health Care Statement.

To determine if your doctor is in the network, simply visit averdehealth.com. Your Front Desk team can also help you find a network doctor or refer you to providers close to your home.

One consolidated monthly statement

The confusion associated with multiple medical bills, statements and EOB (Explanation of Benefits) documents is eliminated with the Patient Health Care Statement. Now when you see a provider, you'll receive only one consolidated monthly statement — that's easy to read and easy to understand — listing your itemized health care services.

- A Payment due date
- B Total amount you owe Assurant Health
- C Payment coupon
- D Medical claims summary
- E Detailed list of charges
- F Total amount paid by Assurant Health

ASSURANT Health

PO Box 624
Milwaukee, WI 53201-0551
Forwarding Service Requested

John Doe
41 N Cassit
Denver, CO 80806-0000

Fax: 414-299-8919
E-mail: frontdesk@assurant.com

Patient Health Care Statement

Statement Date	08/01/2009
Statement Period	07/01/2009 - 07/31/2009
Statement Number	78000005
Policy Number	TI 0001056594-001-1
Time Insurance Company	
Total Payment Due	\$101.04
Payment Due Date	09/01/2009

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This Patient Health Care Statement is a bill for health care services you received. It is not a bill for your insurance premium.

Account Summary for John Doe

Previous Balance	\$0.00
Payments and Adjustments	\$0.00
Subtotal	\$0.00
New Charges	\$101.04
Total Payment Due	\$101.04

Send in your payment using the coupon below.

Payment Coupon

Statement Date: 08/01/2009 Total Payment Due: \$101.04
 Payment Due Date: 09/01/2009 Payment Amount: \$
 Please make check payable to: Time Insurance Company

TIME INSURANCE COMPANY

PO Box 967
Milwaukee WI 53201-0967

John Doe
Policy Number TI 0001056594-001-1
41 N Cassit
Denver, CO 80806-0000

DETACH HERE and mail the Payment Coupon below with your payment using the enclosed envelope.

Medical Claims Summary

Understanding your statement

Assurant Health pays Aetna Health Providers (such as doctors and hospitals) on your behalf your portion of covered charges that are responsible for reimbursement for these amounts.

In addition, you are responsible for paying your provider for non-covered charges and for your portion of charges for services outside the Aetna network.

You Saved

With your Assurant Health plan, you may have received discounts we negotiated with your provider.

In addition, Assurant Health reviews all claims submitted by providers to ensure that we pay and you pay only for charges that are allowed under the terms of the provider contract. Ineligible amounts are not allowed. You should not be billed for these amounts.

Statement Date 08/01/2009
Statement Period 07/01/2009 - 07/31/2009
Statement Number 78000005
Policy Number TI 0001056582-001-1

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Medical Claims Summary

	Provider Charge	You Saved	Ineligible	Plan Pays	Assurant Health	Your Provider
Provider 1	\$146.00	\$44.96	—	—	\$101.04	—
Provider 2	\$1,196.00	\$80.96	—	\$1,115.04	—	—
Provider 3	\$344.96	\$45.00	\$78.00	\$221.96	—	—
TOTALS	\$1,686.96	\$170.92	\$78.00	\$1,337.00	\$101.04	\$0.00

Amount due to Assurant Health:

JULIE DOE, M.D. may bill you: \$0.00

ROBERT DOE, M.D. may bill you: \$0.00

DAVID DOE, M.D. may bill you: \$0.00

Total Amount Paid by Assurant Health

\$101.04

Your right to have us review a claim

You are entitled to a full and fair review if you believe that our decision was incorrect. Here is the process:

- Write us a letter. You may include any additional supporting documentation, medical records or a doctor's report. Send it to:
 Time Insurance Company Appeals
 PO Box 354
 Milwaukee, WI 53201-0354
- We will review your request and notify you of the results. We will tell you the specific reasons for our decision including the policy provisions on which our decision was based. If you have any questions about the formal review process, you can reach us at 888-345-6007.

Call our fraud hotline at 800-800-3830 ext. 8324 if you suspect that charges on this document are fraudulent.



Using your prescription drug benefits

When you need a prescription, make sure you visit a Medco®-participating pharmacy. Show the pharmacist your insurance card along with your prescription, and you're on your way. You'll receive your prescription discount — an average of 30 to 40% — as well as your prescription benefit, which varies depending on whether you selected the Deductible Plan or Zero Deductible Plan. You simply pay the remaining amount directly at the pharmacy. To find a Medco-participating pharmacy, visit medco.com or call 800.978.6227, option 1.

Direct access to an independent, trusted advocate

Patient Care has independent advocates who can help you navigate the health care system. These advocates complement your Front Desk team by researching and comparing costs among doctors and hospitals — to save you money — as well as answering your questions about Assurant Clarity.

To contact a Patient Care Advocate, call 800.305.0377,
7 a.m. to 7 p.m. Central time, Monday through Friday.

Authorization for services

Before you seek inpatient treatment and certain types of outpatient procedures, authorization is required. For example, transplants must always be authorized. See your contract for details. Please call 800.454.5105 to obtain authorization or determine if it is necessary.

Your insurance card — a handy reference

Your insurance card serves as a convenient tool when you need it most, so you should always keep it with you. It contains valuable information so you can confirm coverage, find a doctor or hospital and receive authorization.





Assurant Clarity



Smart and easy ways to save money!

You don't have to work hard to save money on your plan, but you do need to take the right steps. Here are some good habits to start today.

Generic drugs provide prescription savings

Ask your doctor to prescribe FDA-approved generic prescription drugs instead of name brands. You also can request the generic alternative at the pharmacy. And don't forget to ask your doctor for prescription drug samples — they're usually available.

Your pharmacy benefit — Medco

Take charge by choosing your pharmacy wisely. Medco offers access to 61,000 retail pharmacies and manages prescriptions for your Assurant Clarity plan. This means prescription drug claims are discounted, processed and, if applicable, paid automatically. Simply visit a Medco-participating pharmacy and present your insurance card.

Medco's mail order service

If you use any prescription drugs on a consistent basis, Medco can deliver them directly to your home — for less than you'd pay at a Medco-participating pharmacy. Mail order is available in most states and deliveries arrive in 90-day supplies.

To find a Medco-participating pharmacy or learn more about the mail order service, visit medco.com or call 800.978.6227, option 1.

TelaDoc™ — 24-hour access to doctors by telephone

Trying to schedule an appointment or see a doctor when you're sick is never convenient. Assurant Clarity customers can speak directly to a physician by phone — without the wait — from home, work or on the road. Plus, you get access to a national pediatric network, so you can also call when your kids — of any age — are sick. Consultations are only \$35 each! For more information, call 800-TELADOC (800.835.2362).

Retail health clinics — huge savings on basic treatment

Don't spend your money on urgent care when a retail health clinic can treat certain conditions more affordably. A convenient health care facility can provide affordable, accessible, non-emergency care and prescriptions. And your network benefits apply when you use one of our contracted clinics, such as MinuteClinic®, RediClinic® or Take Care ClinicSM. To find a clinic near you, visit assuranthealth.com/retailclinics.

Scenarios you may encounter

What if I want to see an out-of-network provider?

Remember, network providers offer the most savings. If you go out of the network, you will be billed by that provider or by anyone the provider engages, like a laboratory. Out-of-network services will appear on your Patient Health Care Statement. However, you're responsible for paying these providers directly.

What happens if my service isn't covered by my plan?

Services not covered do not qualify for plan discounts or a credit toward your deductible. However, they will be listed on your Patient Health Care Statement. Plus, an independent Patient Care advocate can help you find the best rate among local doctors and hospitals. Just call 800.305.0377.

What happens if I visit an emergency room not in the network?

In an emergency, you don't want to be concerned about your coverage. Take comfort knowing you're covered in an emergency — the same as you are in network — regardless of where services are performed. And you will be billed directly on your Patient Health Care Statement.

What happens if the service isn't provided by a doctor or hospital?

The network is made up of doctors and hospitals. You also have access to networks for services such as radiology, lab and home health care. When you use these providers, your network benefits apply. However, the charges are handled differently on your Patient Health Care Statement. They will appear as covered network services, but you will be billed directly by these providers for your portion of the covered charges. [For a complete list of these health services providers, visit \[assuranthealth.com\]\(http://assuranthealth.com\) and then click Current Customers and Find an Ancillary Health Services Provider.](#)

You also can contact your Front Desk team at 888.345.6007 or frontdesk@assurant.com





ASSURANT
Health®

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, short-term limited-duration 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 Health is part of Assurant, a premier provider of specialized insurance products and related services in North America and select worldwide 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.