



ASSURANT  
Health<sup>®</sup>

## Answering Your Questions About Assurant Clarity

### What unique features are part of Assurant Clarity?

Assurant Clarity is a completely different way of looking at health insurance. We created it to address the frustrations many health care consumers are experiencing today. Every Assurant Clarity plan features:

- **A simple and affordable plan design** – organizing your coverage in a way that makes sense
- **One consolidated monthly statement** – that's easy to read and easy to understand
- **Front Desk** – personalized customer service from a real person, not an automated telephone system
- **Patient Care** – an independent advocacy service to help navigate the health care system and compare costs among providers

### What can I expect from Front Desk?

As an Assurant Health customer, you receive personalized service from a Front Desk team ready to assist you. One call to Front Desk can address all your questions, from billing to coverage. To contact a member of the Front Desk team, call 888.345.6007 or e-mail [frontdesk@assurant.com](mailto:frontdesk@assurant.com), 7:30 a.m. to 6:00 p.m. Central time, Monday through Friday.

While Front Desk is your first resource for your questions, you also have access to independent Advocates through Patient Care. These individuals help you navigate the health care system and compare costs among providers, so you can save money. Contact a Patient Care Advocate at 800.305.0377, 7:00 a.m. to 7:00 p.m. Central time, Monday through Friday.

### How do I know if my doctor is in the network?

Easy! Simply search for your provider on [averdehealth.com](http://averdehealth.com), the Web site for our network partner, Averde Health. Your Front Desk team can also help you find network doctors and hospitals, and even offer a list of providers close to your home.

### How does Assurant Clarity work when I need medical care?

After selecting a doctor or hospital from the network, schedule an appointment. When you present your insurance card to a network provider, you pay nothing at the time of service. You'll see the details of each visit, including your portion of expenses, featured on your itemized Patient Health Care Statement each month during activity.

### What is Assurant Clarity's Patient Health Care Statement?

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

**Will I receive an Explanation of Benefits?**

In most cases, you will not receive an Explanation of Benefits. When you use a network provider, feel confident knowing your benefits will be fully explained on your consolidated monthly Patient Health Care Statement. In the rare case when you do receive an Explanation of Benefits, rest assured all that information is still captured on your monthly statement.

**What about all the medical bills I typically receive?**

Simply put, you won't receive medical bills from network providers for covered charges. That's because we pay network providers on your behalf – and you pay us back according to the amount owed and payment due date, both of which appear on your monthly Patient Health Care Statement. You'll see a tear-off payment coupon on the statement you can send in with your payment, or you can use the payment method of your choice.

If you visit a doctor or hospital not in the network, information about those providers still appears on your monthly statement. You could also receive a bill directly from physicians outside the network, as you do today, or from businesses any provider engages outside the network (e.g., an outside laboratory). You are responsible for paying out-of-network providers, as well as for any services not covered by Assurant Health.

**What happens if I overpay?**

For your convenience, any overpayments you make will apply to a future amount owed. If you overpay by \$1.00 or more, you can request a refund, otherwise, we'll automatically send you a check after six months. If both you and Assurant Health make a payment to your provider, the provider may refund Assurant Health for what you paid. In that case, we'll credit your account for that amount.

*Assurant Clarity is subject to the terms and conditions of the Payment Agreement.*

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

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