

During Transitions, You Can't Afford to Go Without Coverage



BETWEEN JOBS

If you're between jobs, consider Short Term Medical. Often less costly than COBRA,* Short Term Medical offers next-day coverage.



WAITING FOR EMPLOYER BENEFITS

New employers often impose a waiting period before you're eligible for health benefits. With Short Term Medical, you stay insured and can choose the length of your plan.



TEMPORARY OR SEASONAL EMPLOYEES

When your employment schedule is unpredictable, it's hard to maintain health coverage. Short Term Medical offers flexible coverage options to suit your situation.



NEWLY INDEPENDENT

Young adults and recent graduates may no longer be eligible for health insurance through a student plan or their parents' plan. Short Term Medical insurance is an affordable way to fill the gap until you can secure permanent insurance.

* Short Term Medical insurance is often a lower-cost alternative to COBRA. However, if you purchase Short Term Medical rather than maintaining COBRA coverage, you may give up your rights to coverage for pre-existing conditions or guaranteed health insurance in the future.



ASSURANT
Health®

Assurant Health

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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 almost 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, 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, 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 more than \$24 billion in assets and \$8 billion in annual revenue. Assurant has approximately 15,000 employees worldwide and is headquartered in New York's financial district. The Assurant Web site is www.assurant.com.

This brochure provides a brief description of the important features of this plan. State-mandated benefits, if applicable, are incorporated in your policy. For a complete listing of benefits, limitations and exclusions, please see the coverage documents.

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Form 29982 (Rev. 3/2009)



ASSURANT
Health®

Assurant. On your terms.™



Short Term Medical

Temporary Insurance for
Gaps in Health Coverage

- ▶ BETWEEN JOBS
- ▶ WAITING FOR EMPLOYER BENEFITS
- ▶ TEMPORARY OR SEASONAL EMPLOYEES
- ▶ NEWLY INDEPENDENT

For more information, contact:



Choose the protection of Short Term Major Medical for gaps in health insurance.

Unexpected illnesses and accidents happen every day, and the resulting medical bills can be disastrous.

Until you enroll in permanent coverage, safeguard your financial future with Short Term Medical (STM) temporary insurance. It provides the peace of mind and health care access you need at a price you can afford.

You can depend on Short Term Medical. Assurant Health has been in the insurance business since 1892 and we were the first provider of temporary insurance in 1973. We've remained a national leader in STM insurance ever since.

Access to the health care you need with Short Term Medical:

- Coverage as soon as the next day.
- You may keep your own doctors.
- Access doctors 24/7/365 — from your phone through TelaDoc® service*.

* TelaDoc is not available in Oklahoma.

Short Term Medical — For What You Value

When you design your plan, you'll like the generous benefits — benefits you truly value — Assurant Health Short Term Medical plans contain. **More details will appear in your welcome packet.**

PLAN FEATURES *(may vary by state)*

Doctor Visits	<ul style="list-style-type: none"> • Covered for unexpected illness and injury <i>(subject to deductible and coinsurance)</i> • You may keep your own doctors • Discounts for using network doctors — on average 20-35% savings
Hospital Benefits	<ul style="list-style-type: none"> • Inpatient and outpatient services covered <i>(subject to deductible and coinsurance)</i> • Discounts for using network facilities — on average 20-35% savings
Emergency Room Care	Covered <i>(subject to deductible and coinsurance)</i>
Ambulance	Service to nearest hospital able to treat condition
Outpatient Services	Covered <i>(subject to deductible and coinsurance)</i>
Prescription Drug Benefits	Covered <i>(subject to deductible and coinsurance)</i>
X-ray and Laboratory	Covered <i>(subject to deductible and coinsurance)</i>
Transplant Benefits	\$100,000 including up to \$10,000 in donor expenses
Deductible Choices <i>(The amount you must pay before Assurant Health pays any benefits.)</i>	<ul style="list-style-type: none"> • \$250, \$500, \$1,000, \$2,500, \$3,500 or \$5,000 • For plans with deductibles of \$500 or more, only one deductible must be satisfied for all covered family members
Coinsurance <i>(Assurant Health's portion/your portion of the first \$10,000 in medical bills after you meet your deductible.)</i>	50%/50%, 80%/20% or 100%/0%
Lifetime Maximum <i>(Maximum amount your plan will pay toward medical bills per covered person.)</i>	\$2 million

Know What's Not Covered *(may vary by state)*

- Treatment of a pre-existing condition, including those not inquired about on the enrollment form
- Routine care, examinations, or immunizations
- Illness or injury that is self-inflicted or caused while engaged in a felony, under the influence of an illegal substance, driving under the influence, in military service, in a hazardous occupation or activity for which compensation is received, intercollegiate sports
- Vision or dental treatments, foot care, or orthotics
- Maternity, genetics, or fertility treatment or testing
- Custodial care or private nursing
- Cosmetic, experimental, investigational, or not medically necessary treatment
- Treatment of mental illness or substance abuse
- Expenses incurred outside the United States, its possessions, and Canada
- Pre-existing condition (definition may vary by state): a medical condition, due to sickness or injury, for which, during the 5-year period immediately prior to your Short Term Medical effective date:
 - you received medical treatment or advice, regardless of whether the condition was diagnosed or not; or
 - that produced signs or symptoms that would have allowed one knowledgeable in medicine to diagnose the disorder or would have compelled a reasonable person to seek diagnosis or treatment.
- Georgia — covered charges in excess of reasonable and customary amounts
- Nebraska — basic coverage for the treatment of mental health conditions and alcoholism

Premium Refunds — No Questions Asked: If you aren't completely satisfied with your Short Term Medical plan, you may return the policy and ID cards within 10 days of delivery and receive a premium refund, no questions asked (the one-time application fee is not refundable). After 10 days, premiums are not refundable.