



**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 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, Wis., and has operations offices in Minnesota, Idaho and Florida, as well as sales offices across the country. The Assurant Health Web site is [www.assuranthealth.com](http://www.assuranthealth.com).

Assurant Health is part of Assurant, a premier provider of specialized insurance products and related services in North America and selected international 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.

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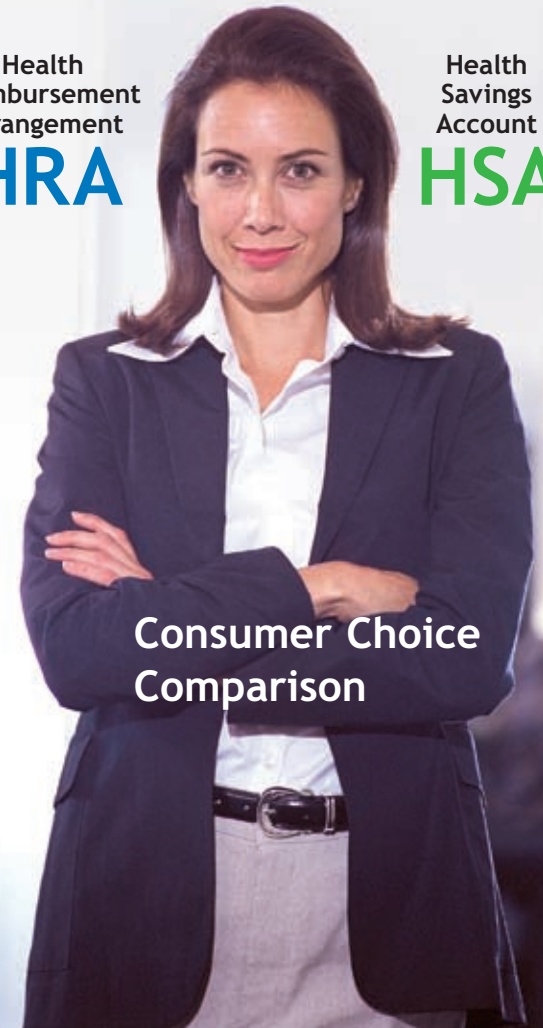
# Small Group Products from Assurant Health

Health Reimbursement Arrangement

**HRA**

Health Savings Account

**HSA**



**Consumer Choice Comparison**

# HSA/HRA Comparison from Assurant Health

## HSAAs

## HRAs

	Health Savings Accounts	Health Reimbursement Arrangements									
Availability	Individuals and any size group	Any size group Not available to partners in a partnership, shareholders who own more than 2% stock in a Sub S corp and members of a LLC Employers ineligible for an HRA can set up multiple plans with an HRA for employees and an HSA for themselves									
Maximum Contributions	<table border="1"> <thead> <tr> <th></th> <th>2008</th> <th>2009</th> </tr> </thead> <tbody> <tr> <td>Singles*</td> <td>\$2,900</td> <td>\$3,000</td> </tr> <tr> <td>Families*</td> <td>\$5,800</td> <td>\$5,950</td> </tr> </tbody> </table>		2008	2009	Singles*	\$2,900	\$3,000	Families*	\$5,800	\$5,950	Maximum reimbursement determined by employer
	2008	2009									
Singles*	\$2,900	\$3,000									
Families*	\$5,800	\$5,950									
Additional Contribution Allowance	Additional contributions allowed for age 55 and older (2008 - \$900, 2009 and thereafter - \$1,000)	Not applicable									
Eligible Contributors	Individuals, employers and/or employees	Employers only									
Tax Deductibility - Employer	Contributions are tax deductible	Reimbursements are tax deductible									
Tax Deductibility - Employee	Contributions may be either pretax if offered through a cafeteria plan or tax deductible (no need to itemize)	No employee tax deduction (employer sponsored)									
Fund or Account Ownership	Employee	Employer									
Portable	Yes	No									
Rollover of Funds	Yes	Employer determines if allowed and can set caps									
Funding Required	Yes	No prefunding necessary									
Plan Types	PPO and Indemnity Plans	PPO copay, PPO and Indemnity Plans									
Deductibles - Minimum	<table border="1"> <thead> <tr> <th></th> <th>2008</th> <th>2009</th> </tr> </thead> <tbody> <tr> <td>Singles*</td> <td>\$1,100</td> <td>\$1,150</td> </tr> <tr> <td>Families*</td> <td>\$2,200</td> <td>\$2,300</td> </tr> </tbody> </table>		2008	2009	Singles*	\$1,100	\$1,150	Families*	\$2,200	\$2,300	None - Assurant Health recommends \$1,000
	2008	2009									
Singles*	\$1,100	\$1,150									
Families*	\$2,200	\$2,300									
Out-of-Pocket Maximums	<table border="1"> <thead> <tr> <th></th> <th>2008</th> <th>2009</th> </tr> </thead> <tbody> <tr> <td>Singles*</td> <td>\$5,600</td> <td>\$5,800</td> </tr> <tr> <td>Families*</td> <td>\$11,200</td> <td>\$11,600</td> </tr> </tbody> </table>		2008	2009	Singles*	\$5,600	\$5,800	Families*	\$11,200	\$11,600	None
	2008	2009									
Singles*	\$5,600	\$5,800									
Families*	\$11,200	\$11,600									
Prescription Copay	Not allowed	Allowed									
Administration	Assurant Health's HSA Tools; no separate administration fees; online claims payment; options for 2-yr. rate lock, mutual fund investments, and a line of credit	EBC is our endorsed TPA; no separate administration fees; special services to expedite reimbursements									
Withdrawals for Nonqualified Medical Expenses	Taxable and subject to 10% penalty (no penalty for people over age 65)	Reimbursements only for qualified medical expenses									

\* Subject to annual cost-of-living adjustments.