



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.

Assurant, a Fortune 500 company, is traded on the New York Stock Exchange under the symbol AIZ. Assurant has more than \$20 billion in assets and \$7 billion in annual revenue. The Assurant Web site is [www.assurant.com](http://www.assurant.com).

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**Condition-Specific  
Deductibles**

Helping you provide more  
clients with individual  
medical insurance

## Close More Sales with Condition-Specific Deductibles (CSDs).

### Don't let your clients leave your office uninsured.

Now, with a Condition-Specific Deductible (CSD) as an alternative to exception riders, there is a better chance your clients will get the health coverage they need.

A **condition-specific deductible** is a separate deductible that is added during the underwriting process for a medical condition that would normally cause a policy to be ridered. With a condition-specific deductible, your clients will:

- Receive the cost advantage of Assurant Health's provider discounts for services that would otherwise be excluded
- Know their potential out-of-pocket expenses
- Receive benefits for eligible claims after the CSD and policy deductibles are met
- Have coverage for conditions that other companies could rider, rate or not cover at all

A CSD or exception rider is added at Assurant Health's underwriting discretion. Not all conditions subject to a rider may be considered for a CSD.

CSDs are available in all states where individual medical plans are sold except CA, CT, GA, ID, MN, NH and OR and are available with all individual medical plans except the RightStart HSA and SaveRight HSA plans.

### Here's How It Works

- Your client has a medical history of asthma. He qualifies for an asthma CSD.
- Once his CSD and plan deductible are met, he receives benefits for eligible asthma claims. That's good news for your client, who would otherwise receive \$0 in benefits and be faced with unlimited out-of-pocket expenses with a traditional exception rider.
- For all eligible services, including those for the CSD, your client receives access to Assurant Health's provider discounts for services that would otherwise be excluded.

### The Savings Are Clear

	Assurant Health plan with a CSD	Plan with an Exception Rider
Hospital Claim	\$12,000	\$12,000
PPO Discount	\$3,000	\$0
Insured Pays the CSD	\$4,000	\$0
Insured Pays Plan Deductible	\$1,600	Not covered
Plan Pays	\$3,400	\$0
<b>Insured Total Out-of-Pocket Costs</b>	<b>\$5,600</b>	<b>\$12,000</b>
<b>Total Savings</b>	<b>\$6,400</b>	

Claim example is for a One Deductible plan with a \$1,600 plan deductible, 100% coinsurance, and \$4,000 CSD for asthma instead of an exception rider. Asthma condition requires hospitalization. Total hospital bill \$12,000. All other claims for covered benefits that are not related to the CSD go toward the plan deductible.