



SuiteSolutions® Agent Q & A

SuiteSolutions® Availability

Q. Are SuiteSolutions membership levels available in all states?

A. SecureSolution is available in all states where we currently market individual major medical plans. SelectSolution is available wherever SecureSolution is available except in Connecticut, Indiana and Oregon.

Q. Can I sell SuiteSolutions as a stand-alone product?

A. No. SuiteSolutions is only available with an Assurant Health individual major medical plan. However, if major medical coverage is dropped, a client can keep a SuiteSolutions membership.

Q. Can SuiteSolutions be added to small group and short term medical policies?

A. No. SuiteSolutions is only available to Health Advocates Alliance (HAA) members. Small group and short term medical customers are not HAA members.

Sales Material

Q. What type of marketing and training material is available?

A. There are many pieces available to support the sales and training process, including a product brochure (28404), statistics sheet (28417), rate comparison worksheet (28473) and agent and client PowerPoint presentations. All materials can be found at www.assuranthealthsales.com. The product brochure is also available through your usual supply channel.

Administration

Q. What is the application process for SuiteSolutions?

A. For new business, the process is the same as applying for other individual medical products. Use the Tele-App enrollment or the paper application form. When using the proposal software, choose the appropriate SuiteSolutions membership level and benefit option. If a signature line appears on the printed proposal, have your client sign and date it.

For EASE submissions, if your client is not currently a member of Health Advocates Alliance, he or she will be read a short statement about joining the association during the personal health history interview, then asked to agree to its content. Submit the proposal, along with your major medical application, to Assurant Health.

For your current clients, just follow the steps below.

By mail:

Have your client complete and sign Form 28611 and mail the form to:

Assurant Health
P.O. Box 624
Milwaukee, WI 53201-0624

By telephone:

Your client can enroll by calling **800-553-7654** between 7:00 a.m. and 6:00 p.m. Central.

If your client is not currently a member of Health Advocates Alliance, a Customer Service Representative will read a short statement about joining the association and ask the client to agree to its content.

Q. What company name should my client make the check payable to?

A. Checks should be made payable to Assurant Health. Payment for major medical and SuiteSolutions requires only one check. If your client is paying by Check-O-Matic (electronic funds transfer), only one draft is needed.

Q. What association fees are charged for SuiteSolutions?

A. The basic association membership fee of \$4.00 per month is increased by the SecureSolution or SelectSolution fee.

Q. Whom does my client contact for billing questions about SuiteSolutions?

A. Clients can contact the Assurant Health Policyholder Services Department at 800-553-7654.

Q. Can a client change membership levels at a later date?

A. Yes. Clients can change their membership level by filling out, signing and submitting Form 28611 to Assurant Health, P.O. Box 624, Milwaukee, WI 53201-0624. Clients also can call the Assurant Health Policyholder Services Department at 800-553-7654. Changes will become effective on the first policy date after the request is received.

Q. Can I mix and match benefits from different membership levels?

A. No. Benefits cannot be added or removed from any membership level. Plans are packaged to keep costs low.

Q. Can a client have SuiteSolutions family coverage if he or she only has single coverage under the major medical plan?

A. No. Clients with family major medical coverage will have a family SuiteSolutions membership. Likewise, individuals with a single coverage on their major medical will have single coverage on their SuiteSolutions membership.

Q. If a family association membership is purchased, are my spouse and children covered under the accident benefits?

A. Yes. The association member, spouse and children may receive accident benefits. However, children are not eligible for Critical Illness Expense benefits under SelectSolution.

Claims and Benefits

Q. How does adding SuiteSolutions affect claims on the major medical plan?

A. Major medical claims are not affected by SuiteSolutions. The benefits continue to be administered as they are today.

Q. Where can clients get answers to SuiteSolutions claims and benefit questions?

A. Clients should contact AIG at 800-551-0824 for all SuiteSolutions benefit and claims questions. Benefit information and claims instructions are located in the *HAA Member's Guide to Benefits and Discounts*. Claims inserts forms J-39027 and J-39028, which are available at www.assuranthealthsales.com, provide an overview of the claims process. Note: Questions related to the major medical policy should be directed to Assurant Health Customer Services at 800-553-7654.

Q. Where does my client submit accident claims?

A. All medical claims should be submitted to the address listed on the major medical ID card. Once Assurant Health has processed the claim, an explanation of benefits (EOB) will be provided. Upon receipt of the EOB, clients should contact AIG at 800-551-0824 to request claim forms. The claim form, Assurant Health EOB and itemized bill should be submitted for SuiteSolutions coverage. Detailed claims instructions are located in the *HAA Member's Guide to Benefits and Discounts*. Claims insert form J-39027, available at www.assuranthealthsales.com, provides an overview of the claims process.

Q. How are my client's accident benefits on SecureSolution and SelectSolution memberships coordinated with other insurance?

A. The Accident Medical Expense benefits are reduced by benefits payable under major medical or any other coverage your client has.

Q. Where does my client submit Critical Illness Expense claims?

A. Clients should refer to the *HAA Member's Guide to Benefits and Discounts* for detailed claims instructions. Claim insert form J-39028, which is available at www.assuranthealthsales.com, provides an overview of the critical illness claims process. Questions regarding the claims process should be directed to AIG at 800-551-0824.

Q. Is there a waiting period for Critical Illness Expense benefits?

A. There is a 30-day waiting period before coverage begins. For life-threatening cancer, after the waiting period, a limited benefit is provided until coverage has been in force for 90 days, after which there is full coverage.

Q. Is the selected Critical Illness Expense benefit a one-time benefit?

A. Yes. Like other critical illness benefits on the market, the total benefit amount is paid one time per insured member and spouse. Children are not covered under the Critical Illness Expense portion of SelectSolution.

Q. How are Critical Illness Expense benefits coordinated with other insurance?

A. The selected Critical Illness Expense benefit pays upon first diagnosis of a critical illness for the primary insured and the spouse (if applicable), regardless of other coverage. The payment goes directly to your client.

Assurant Health is the brand name for major medical coverage underwritten and issued by Time Insurance Company, John Alden Life Insurance Company and Union Security Insurance Company.

SuiteSolutions benefits are provided through membership in Health Advocates Alliance (HAA).

Accident and Critical Illness benefits are underwritten by National Union Fire Insurance Company of Pittsburgh, a member of American International Group, Inc. (AIG). National Union is rated A+ by A. M. Best Company (May 4, 2005).