



ASSURANT
Health®

Accident Fixed-Benefit Coverage

Assurant Supplemental Coverage
» Pays cash right to you



An accidental injury catches you off guard. Whether it involves a 5-year-old who falls and gashes her chin at 6:15 p.m. on Saturday – just after the nearby urgent care has closed for the weekend, or a 45-year-old who loses control during the family bike ride – and also loses a week at work, an injury throws you into worry, uncertainty, inconvenience and, sometimes, a lot of expense you hadn't exactly planned for.

But the expense is less of a concern if you have Accident Fixed-Benefit Coverage from Assurant Health.

Dylan's story

When Dylan, an 11-year-old Little League catcher, broke his arm during a collision at home plate, his mom, Angela, could barely think. Fortunately, his coach and the other parents at the game acted quickly and before Angela knew it, they were on the way to the nearby hospital emergency room.

To Angela's relief, the ER doctor said the break could be easily repaired and Dylan should be out of his cast within six weeks.

The bills started coming in and soon totaled \$1,790. In addition to other benefits paid by their medical plan, Angela received the following benefits from their accident coverage, which **gave her the money she needed to pay the out-of-pocket costs and some of their other expenses:**

Injury/Service	Benefit
Broken forearm	\$ 1,250
Emergency treatment	\$ 50
Follow-up treatment (4 visits)	\$ 140
Total benefits	\$ 1,440

Angela paid less than **\$32/month** for Accident Fixed-Benefit Coverage for herself, Dylan and his sister.

Individual rates start* at around **\$14/month.**

Not an actual case – presented for illustration only. Actual services and benefit may vary. Sample premium rate is for a one-parent family, residing in Texas, with 24-Hour Coverage – Level 2.

* Sample premium rate is for Accident Fixed-Benefit Coverage for an adult, residing in North Carolina, with 24-Hour Coverage – Level 2.

Time Insurance Company

Assurant Health is the brand name for products underwritten and issued by Time Insurance Company. Throughout this brochure, Assurant Health is used to refer to Time Insurance Company.



Assurant. On your terms.®

Plan for the unexpected

Accident Fixed-Benefit Coverage pays cash right to you, helping you catch up financially from days off work and pay expenses other plans don't pay, like auto and medical deductibles. **You get a set cash benefit for each covered injury and service – multiple benefits that really add up and pay:**

- Immediately – no waiting period
- Over and above any benefits you receive from any other plan
- No matter what doctor or hospital you choose
- Even while you recover – including those for follow-up treatment and physical therapy
- With no overall annual or lifetime limits – no matter how many accidents you have

Accident Fixed-Benefit Coverage

- **Easy to obtain** – It's easy to add Accident Fixed-Benefit Coverage to your Assurant Health major medical or Health AccessSM plan – no additional application or underwriting required
- **Easy to choose** – Simple coverage options help you meet your needs and budget:

1. Choose **24-Hour Coverage** or **Off-the-Job Coverage**¹
2. Choose **Level 1** or **Level 2** – See the next page for benefits

- **Easy to understand** – You get a set cash benefit for each injury and service -- and you don't need to worry about deductibles, coinsurance, copays or preauthorization
- **Easy to use** – You can use the cash any way you need
- **Easy to keep** – The cost for the Accident Fixed-Benefit Coverage is designed to remain stable² and your plan will renew automatically each year

¹ Only 24-Hour Coverage is available in PA and SD.

² Rates are subject to change based on your state and rate class. Rate class is determined by factors such as age, benefit level, type of insurance, riders and health characteristics at the time of applications.

Benefits

Level 1

Level 2

	Level 1	Level 2	
Examination	Emergency Treatment Within 72 hours of the accident	<ul style="list-style-type: none"> \$100 for an adult \$50 for a child 	<ul style="list-style-type: none"> \$100 for an adult \$50 for a child
	Major Diagnostic Exams Once per calendar year	\$200	\$200
Hospitalization	Initial Hospitalization <ul style="list-style-type: none"> Starting within 30 days of the accident Once per accident and once per year 	<ul style="list-style-type: none"> \$1,000 for admission to a hospital for at least 24 hours <u>or</u> \$1,500 for Intensive Care Unit (ICU) 	<ul style="list-style-type: none"> \$1,000 for admission to a hospital for at least 24 hours <u>or</u> \$2,000 for Intensive Care Unit (ICU)
	Intensive Care Unit (ICU) Stay 15 days per accident	\$500/day in addition to Hospital Stay benefit	\$500/day in addition to Hospital Stay benefit
	Hospital Stay 365 days per accident	\$250/day	\$300/day
	Surgery Within one year of the accident	\$500 – \$2,000/surgery	\$600 – \$2,500/surgery
Specific Conditions	Blood/Plasma/Platelets Once per accident	\$150	\$200
	Burns Treatment within 72 hours	\$200 – \$20,000	\$250 – \$25,000
	Coma of at least seven days	\$15,000	\$20,000
	Dislocation/Fracture	\$100 – \$4,000	\$130 – \$5,000
	Emergency Dental Injury	\$100 – \$300	\$130 – \$400
	Eye Injury	\$100 – \$500	\$130 – \$600
	Lacerations repaired within 72 hours	\$50 – \$800	\$70 – \$1,000
	Paralysis for at least 30 days	\$25,000 – \$50,000	\$25,000 – \$50,000
Recovery Benefits	Equipment such as crutches <ul style="list-style-type: none"> Once per accident 	\$100	\$125
	Follow-up Treatment Once per day and six times per accident	\$25/day	\$35/day
	Physical Therapy 10 days per treatment, within six months	\$25/day	\$35/day
	Prosthesis Once per accident	\$500	\$750
	Rehabilitation Unit 60 days per calendar year	\$100/day	\$150/day
Transportation	Ambulance Within 72 hours of the accident	<ul style="list-style-type: none"> \$150 for ground \$1,000 for air 	<ul style="list-style-type: none"> \$200 for ground \$1,500 for air
	Lodging 30 days per accident per year	\$100/day	\$125/day
	Transportation in excess of 100 miles	\$400/round trip	\$600/round trip
Death	Accidental Death Within 90 days of the accident	<ul style="list-style-type: none"> \$30,000 for an adult \$15,000 for a child 	<ul style="list-style-type: none"> \$50,000 for an adult \$20,000 for a child
	Accidental Dismemberment Within 90 days of the accident	<ul style="list-style-type: none"> \$1,500 – \$30,000 for an adult \$750 – \$15,000 for a child 	<ul style="list-style-type: none"> \$2,500 – \$50,000 for an adult \$1,000 – \$20,000 for a child

A Hospital Stay benefit will not be paid on the same day as a Rehabilitation Unit benefit, and a Follow-Up Treatment benefit will not be paid on the same day as a Physical Therapy benefit.

Limitations and Exclusions

This is an accident-only insurance plan. It provides limited benefits for specified treatment of accidental injuries. It is not a major medical insurance plan and does not provide benefits for:

- Sickness
- Services provided by a member of your immediate family or your employer
- Services rendered outside the territorial limits of the United States and Canada
- An illness treatment or medical condition arising out of intentionally self-inflicted injury
- Dental care except for treatment for injury to healthy, natural teeth due to a covered accident
- Injury caused by or resulting from:
 - Attempted suicide or self inflicted injury by an insured person
 - Injury caused by the insured person's service in the armed forces or related auxiliaries such as the National Guard or Army Reserve or exposure to acts of war other than terrorism
 - Cosmetic surgery or elective surgery unless medically necessary. For purposes of this exclusion, cosmetic surgery does not include reconstructive surgery when the service is incidental to or follows surgery resulting from trauma, infection or other diseases of the involved part resulting from a covered accident or sickness, and reconstructive surgery because of a congenital disease or anomaly of a covered dependent child
 - Sporting activity for pay or financial reward, including coaching and officiating
 - The insured person's operating a taxi or any other livery service for any kind of compensation or profit
 - Injury or sickness caused to an insured person as a result of his/her participating in a felony
 - Racing a vehicle, including cars, motorcycles and boats
 - The insured person's being under the influence of alcohol or drugs, unless the drugs were taken as instructed by a physician
 - Participating in aviation activities other than as a fare-paying passenger on a common carrier

This brochure provides a summary of benefits, limitations and exclusions. In certain states, an outline of coverage is available from the agent or the insurer. Please refer to the outline of coverage for a description of the important features of the health benefit plan. Please read the coverage documents carefully for a complete listing of benefits, limitations and exclusions. Benefits vary by state.

Coverage is renewable provided premiums are paid on time, there has not been fraud or misrepresentation by an insured person or any representative, there is compliance with the plan provisions, including eligibility requirements, Assurant Health has not discontinued or suspended active business operations and the plan has not been discontinued in this state. Assurant Health has the right to change premium rates upon providing appropriate notice.

Coverage is renewable provided that premiums are paid on time, there has not been fraud or misrepresentation by an insured person or any representative, there is compliance with the plan provisions, including eligibility requirements, the Company has not discontinued or suspended active business operations and the plan has not been discontinued in this state. The Company has the right to change premium rates upon providing appropriate notice.

About Assurant Health

Assurant Health is the brand name for products underwritten and issued by Time Insurance Company (est. 1892), John Alden Life Insurance Company (est. 1961) and Union Security Insurance Company (est. 1910) ("Assurant Health"). Together, these three underwriting companies provide health insurance coverage for people nationwide. Each underwriting company is financially responsible for its own insurance products. Primary products include individual, small employer group and short-term limited-duration health insurance products, as well as non-insurance products and consumer-choice products such as Health Savings Accounts and Health Reimbursement Arrangements. 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 website is assuranthealth.com.

Assurant Health is part of Assurant, a premier provider of specialized insurance products and related services in North America and select worldwide markets. The four key businesses — Assurant Solutions, Assurant Specialty Property, Assurant Health, and Assurant Employee Benefits — partner with clients who are leaders in their industries and build leadership positions in a number of specialty insurance market segments in the U.S. and select worldwide markets. The Assurant business units provide debt protection administration; credit-related insurance; warranties and service contracts; pre-funded funeral insurance; lender-placed homeowners insurance; manufactured housing homeowners insurance; individual health and small employer group health insurance; group dental insurance; group disability insurance; and group life insurance.