



During transitions, *you can't afford to go without coverage!*

- ▶ HealthSaver is perfect for anyone on a tight budget who may also be:
 - Between jobs
 - Waiting for employer benefits
 - Temporarily or seasonally employed
 - Newly independent
- ▶ Until your situation changes, take advantage of these savings with HealthSaver:
 - Choose network doctors and hospitals for a 20-35% discount
 - Access doctors — *at a lower cost* — 24/7 through TelaDoc™*
 - Visit walk-in retail health clinics to save time and money
 - Select the optional Dental-Vision Discount Plan†

Premium refunds — we stand behind our products!
If you aren't completely satisfied with HealthSaver, 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.

* TelaDoc™ is not available in OK.
† The Dental-Vision Discount Plan is not available in FL or NV.



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, 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 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 and a member of the S&P 500, is traded on the New York Stock Exchange under the symbol AIZ. Assurant has more than \$25 billion in assets and \$8 billion in annual revenue. Assurant has more than 14,000 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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ASSURANT
Health®

Assurant. On your terms.™

HealthSaver®
Limited-Benefit Plan
Low-cost Temporary Coverage



In tough times —
you need a new plan

For more information or to apply online, contact:

Long Term Consumer Care, Inc.
Toll Free: 1-800-544-9505
www.ConsumerBenefits.net/temp.htm

Choose HealthSaver® for affordable, temporary health insurance when times are tough.

You don't have to risk going without health insurance coverage—whether you're unemployed or on a tight budget. Especially since an illness or accident can occur anytime.

HealthSaver® Limited-Benefit Short Term Medical covers you for up to 12 months* and gives you:

- A quick and easy way to access health care at an extremely affordable price
- A smart, affordable and safe solution for health insurance until you secure a job and enroll in permanent coverage

And, you can easily apply online and receive coverage as early as the next day! Contact your agent for more details.

A HealthSaver Limited-Benefit plan may not be right for everyone. Be sure to check out the specific benefits and limitations in this brochure so you'll know if HealthSaver is right for you. If you need more coverage, ask your agent about Assurant Health's Short Term Major Medical insurance.

* Length of coverage varies by state.

HealthSaver is not available in CT, FL, HI, ID, IN, KY, MA, MD, ME, NJ, NY, VT or WA.

Get Through Tough Times with These Benefits

While HealthSaver offers limited benefits to make it more affordable, it still provides quality coverage and includes many valuable features not available with most limited-benefit plans. You'll get inpatient and outpatient benefits and your choice of doctors and hospitals. And if you use network doctors and hospitals, you'll save money. **Check out the benefits included with HealthSaver.**

PLAN FEATURES*

Doctor Visits	<ul style="list-style-type: none"> • Covered for unexpected illnesses and accidents (subject to deductible and coinsurance) • You may keep your own doctors • Discounts for using network doctors — on average 20-35% savings
Hospital Benefits	<ul style="list-style-type: none"> • \$500 access fee per inpatient hospital stay • After access fee†, services are subject to deductible and coinsurance • Discounts for using network facilities — on average 20-35% savings
Emergency Room Care	<ul style="list-style-type: none"> • \$150 access fee per emergency room visit—waived if admitted to the hospital • After access fee†, services are subject to deductible and coinsurance
Ambulance	<ul style="list-style-type: none"> • Service to nearest hospital able to treat condition
Outpatient Services	<ul style="list-style-type: none"> • \$500 access fee per outpatient surgery • \$2,000 maximum per benefit period • After access fee†, services are subject to deductible and coinsurance
X-ray and Laboratory	<ul style="list-style-type: none"> • Covered (subject to deductible and coinsurance)
Deductible (The amount you must pay before Assurant Health pays any benefits.)	<ul style="list-style-type: none"> • \$1,000, \$2,500, \$5,000 or \$7,500 • For plans with deductibles of \$2,500 or more, only one deductible must be satisfied for all covered family members
Coinsurance (Assurant Health's portion/your portion of the first \$20,000 in medical bills after you meet your deductible and any applicable copays.)	<ul style="list-style-type: none"> • 50%/50% or 80%/20%
Lifetime Maximum (Maximum amount your plan will pay toward medical bills per covered person.)	<ul style="list-style-type: none"> • \$100,000

* Plan features vary by state. † Access fees are listed as copays in the policy.

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

- Prescription drugs
- Transplant benefits
- 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