



ASSURANT  
Health

Premium discounts at renewal—another reason to maintain your healthy lifestyle and to buy health insurance the smart way.

## HealthyDiscount

### *Rewarding Good Health and Good Sense*

When you choose an Assurant Health plan you can influence your premium rate for years to come through the HealthyDiscount feature.

**The concept is simple.** You maintain your good health and sensibly manage your health care expenses—and HealthyDiscount rewards you with:

- A ten percent discount on your base medical renewal premium<sup>1</sup> or
- A 24-month rate guarantee on your renewal premium.<sup>2</sup>

**It's easy to qualify.** You'll receive the HealthyDiscount at renewal if:

- Your policy has paid no more than \$500 in claims during the renewal period (not including claims paid for preventive services or under the optional Accident Medical Expense—AME—benefit).
- You attest to your good health over the previous 12 months by completing and returning a brief questionnaire within 60 days of (before or after) your renewal date. (You'll receive the questionnaire in your policy renewal packet.)

**The discount is significant** and the savings really add up. In fact, *if you qualify*, you can receive a HealthyDiscount for each of your first six policy renewals—and see substantial savings for years.

**HealthyDiscount is a feature** of all Assurant Health Individual Medical plans<sup>3</sup>. Ask your agent for more information.

<sup>1</sup> Base medical renewal premium does not include the cost of discount cards, association fees, membership fees, prescription drug benefits or any optional benefit other than Maternity or Accident Medical Expense.

<sup>2</sup> You must have a 24-month initial rate guarantee to have the option at renewal.

<sup>3</sup> HealthyDiscount is available in AL, AK, AZ, AR, CA, DE, GA, ID, IL, IN, IA, KY, MD, MI, MO, MT, NE, NC, OH, OK, PA, SC, TN, TX, UT, WI, and WY. In Connecticut, HealthyDiscount is available only with OneDeductible and RightStart® HSA plans.

Time Insurance Company and John Alden Life Insurance Company reserve the right to amend or cancel the HealthyDiscount program at any time without notice.