



ASSURANT
Health®

ONE Decreasing O Deductible

*You may never pay your full health
insurance plan deductible again.*

DEDUCTIBLE

CREDIT

Time Insurance Company

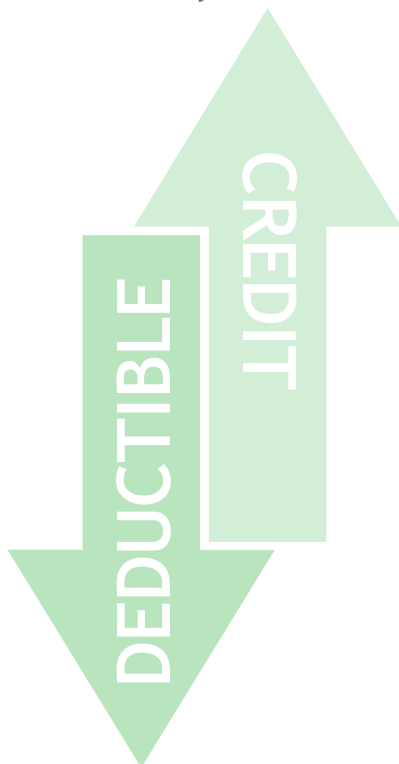
*Assurant Health is the brand name for products
underwritten and issued by Time Insurance Company.*

ONE Decreasing Deductible

REWARDING • VALUABLE • SMART

Imagine a health insurance plan that earns credits to reduce the amount you pay of your deductible. **It's available today**—*exclusively from Assurant Health*. You may never pay your full deductible again.

The One Decreasing Deductible is your plan deductible **reduced** by the credits that accumulate. Twice a year, Assurant Health applies a 10% credit that reduces the amount you pay of the plan deductible, until the deductible is met. The more credits you accumulate, the less you pay.

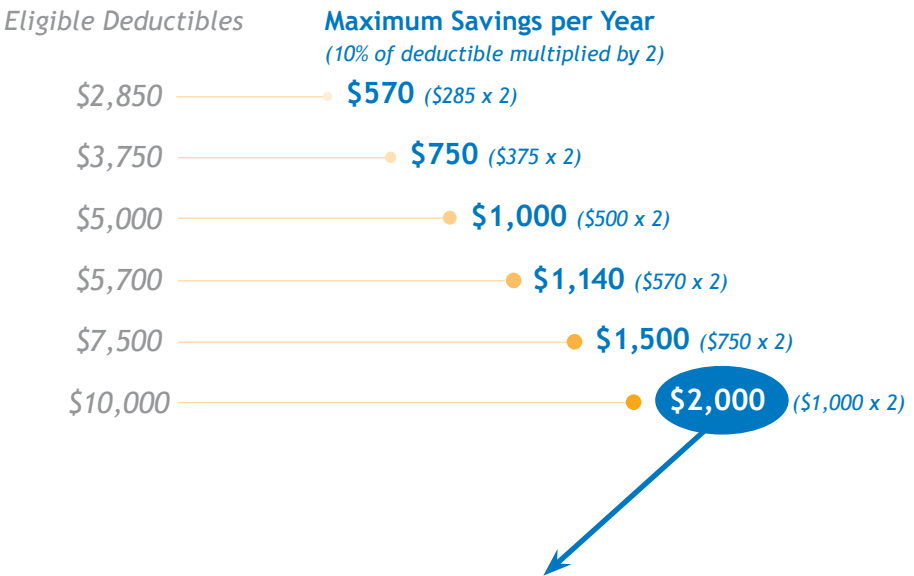


Options to choose

One Decreasing Deductible is available on 100% coinsurance plans with several different plan deductible options.* Choose a deductible that fits your pocketbook and your lifestyle:

- Individual plan deductibles of \$2,850, \$3,750, or \$5,000
- Family plan deductibles of \$5,700, \$7,500, or \$10,000

Each credit is 10% of your plan deductible amount. The **savings potential doubles** because credits are available twice a year. The highest deductibles yield the highest savings:



That's a **\$2,000** savings with just two credits!
If you met your One Decreasing Deductible after two credits, you'd pay \$8,000 instead of \$10,000.
As credits accumulate, your savings grow!

* And One Decreasing Deductible is available with or without an accompanying Health Savings Account (HSA) – except in Georgia, where it is available only with HSA plans.

Available
today!

One Decreasing Deductible can work for you. Credit by credit, the deductible savings can add up to thousands of dollars. *You may never pay your full health insurance plan deductible again.*



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10% credits available twice a year – You start accumulating credits on January 1 and July 1 after your plan has been in force for two months. Each credit is 10% of your plan deductible.

Each year starts out with a 10% credit on January 1 – Even if you meet your One Decreasing Deductible in the previous year, we'll start the next year with a 10% credit on January 1. And, we'll apply another credit on July 1 if you haven't met your One Decreasing Deductible.

Credits start over after you meet your deductible – After you meet your One Decreasing Deductible, Assurant Health will pay covered expenses at 100% — according to your plan. You won't collect any more credits for the calendar year because your deductible has been met and your accumulating credits have been used. But, the following January 1, the process starts over with your plan deductible and your first 10% credit for the new year.

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Credits accumulate over time – Credits accumulate, year after year, until your One Decreasing Deductible is met. The deductible in your insurance contract stays the same but, credit by credit, the deductible amount you have to pay is reduced.

Savings as much as 70% – As you accumulate credits, your One Decreasing Deductible can go as low as \$1,500 for individual coverage or \$3,000 for family coverage. With the highest deductible options, you may see **deductible savings as much as 70%**.

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Easy for you – We'll track your credits and your One Decreasing Deductible amount. As long as you keep this coverage up-to-date, we'll do the rest.

Automatic – The credits you accumulate are applied automatically when you meet or exceed your One Decreasing Deductible.



ASSURANT Health®

Assurant Health
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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 \$26 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.

The One Decreasing Deductible feature applies only to the calendar-year deductible (network calendar-year deductible for a PPO plan). Examples in this brochure are for illustration only. The One Decreasing Deductible cannot be redeemed for any cash value. Policy must be in force for the One Decreasing Deductible feature to apply. The One Decreasing Deductible program may be discontinued at the discretion of Assurant Health. The One Decreasing Deductible does not change your plan deductible as shown on the contract. All terms, conditions, and limitations of the contract apply.

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