



ASSURANT  
Health

**Assurant Health**  
501 West Michigan  
Milwaukee, WI 53203

#### *About Assurant Health*

In business since 1892, Assurant Health provides health insurance coverage for more than one million people nationwide. Assurant Health develops and provides a wide range of individual medical, small group, short term and student health insurance products, as well as non-insurance products. Assurant Health also provides consumer-choice products such as Health Savings Accounts and Health Reimbursement Arrangements. With almost 3,000 employees, Assurant Health is headquartered in Milwaukee, Wis., with operations offices in Minnesota, Idaho, and Florida, and sales offices across the country. Assurant Health markets products underwritten by Time Insurance Company, John Alden Life Insurance Company and Union Security Insurance Company. The Assurant Health Web site is [www.assuranthealth.com](http://www.assuranthealth.com).

Assurant Health is part of Assurant, which offers specialized insurance products and related services in North America and selected other markets.

Its four key business units – Assurant Employee Benefits, Assurant Health, Assurant Preneed and Assurant Solutions – have partnered with clients who are leaders in their industries and have built leadership positions in a number of specialty market segments in the U.S. and selected international markets.

Assurant is traded on the New York Stock Exchange under the symbol AIZ. The Assurant Web site is [www.assurant.com](http://www.assurant.com).

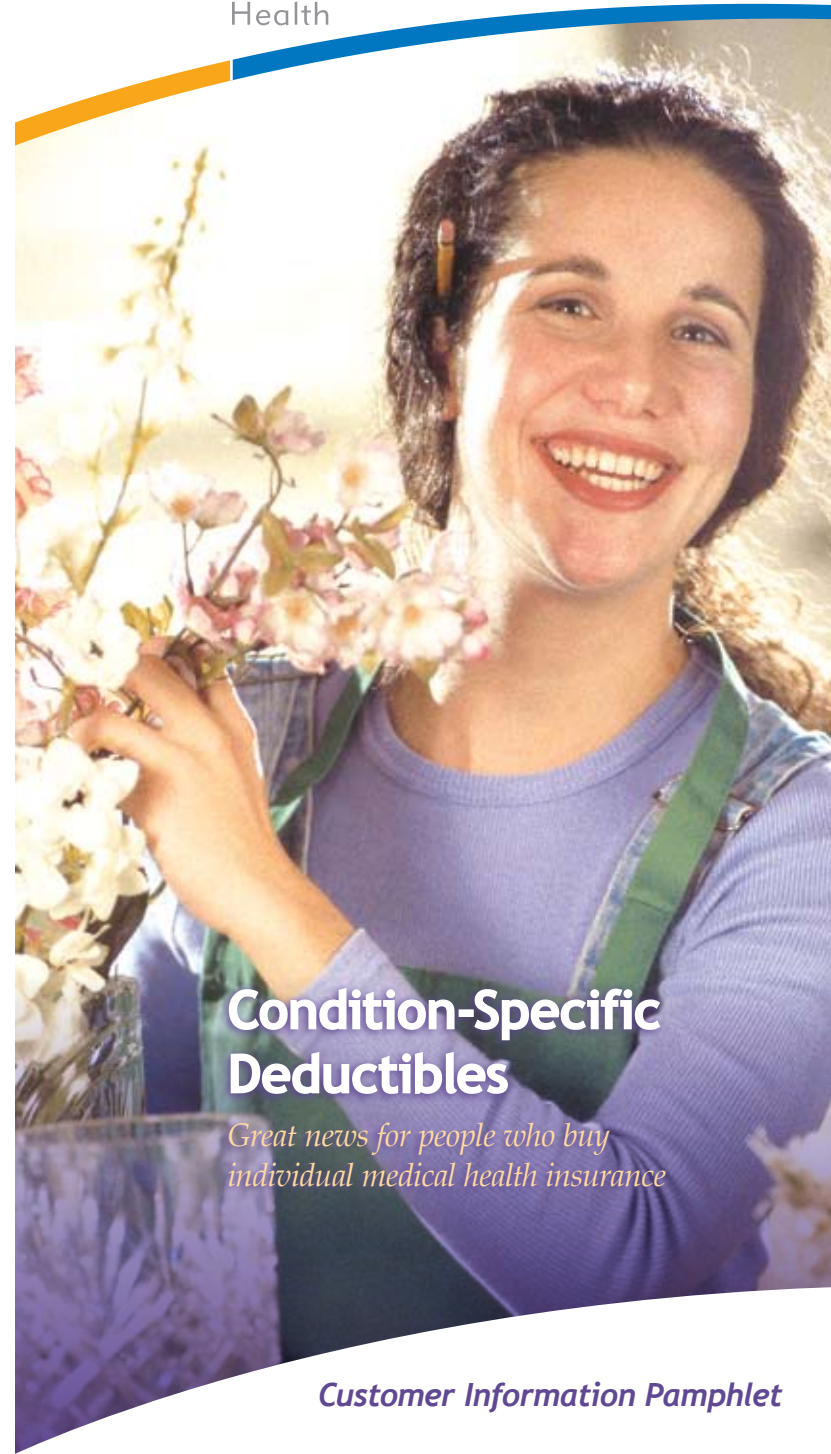
Assurant Health markets products underwritten by Time Insurance Company, Union Security Insurance Company and John Alden Life Insurance Company.

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## Condition-Specific Deductibles

*Great news for people who buy  
individual medical health insurance*

*Customer Information Pamphlet*



**With a condition-specific deductible (CSD), you don't have to worry if the unexpected happens.**

If you have a medical condition that has been excluded from individual health insurance coverage in the past, you know first-hand that your out-of-pocket costs can be overwhelming.

A condition-specific deductible from Assurant Health can help you to better plan for your out-of-pocket expenses, and get the health insurance coverage you need.

A condition-specific deductible is a separate deductible added for a medical condition you have, which other insurance companies may not cover at all. With a condition-specific deductible you have flexibility and advantages.

A CSD or exclusion rider is added at underwriting's discretion. Not all conditions subject to rider consideration are considered for a CSD.

**With CSD:**

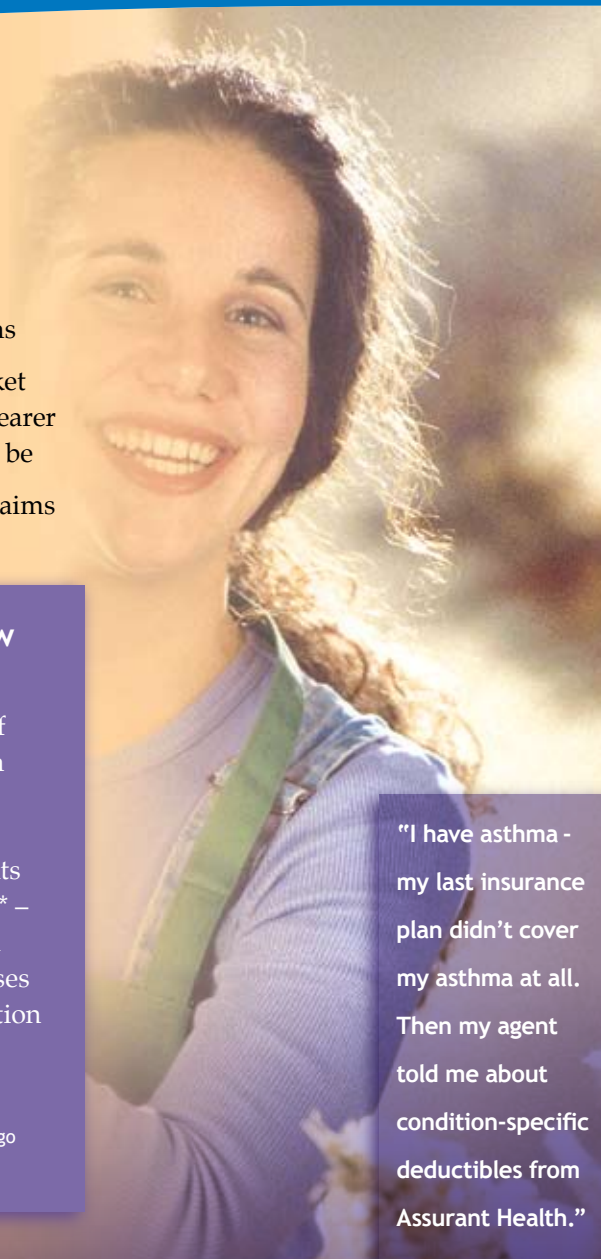
- You receive the advantages of Assurant Health's negotiated provider discounts for your claims
- You can plan for your out-of-pocket expenses because you'll have a clearer picture of what those costs might be
- You receive benefits for eligible claims after deductibles are met

**Here's an example of how CSD works:**

If you have a medical history of asthma, you may qualify for an asthma CSD. That means once your CSD and plan deductible are met, you will receive benefits for your eligible asthma claims\* – instead of the zero benefits and unlimited out-of-pocket expenses you're faced with if your condition is excluded from coverage.

*This is great news.*

\* All claims that are not related to the CSD go toward your plan deductible.



"I have asthma - my last insurance plan didn't cover my asthma at all. Then my agent told me about condition-specific deductibles from Assurant Health."

**Get the health insurance coverage you need with condition-specific deductibles from Assurant Health.**