



ASSURANT Health

Short Term Medical Insurance

TEXAS

Coverage for 30 - 365 Days

- ✓ Up to \$2 million in coverage
- ✓ Visit any doctor, any hospital
- ✓ Prescription drug coverage & card
- ✓ Coverage as early as the next day

*Prescription
drug card
now included*

Simple. Fast. Affordable.

Our lives are constantly changing, as are our priorities. However, one priority that should never change is ensuring you and your family are protected against an unexpected illness or injury — both medically and financially.

Even if you're healthy, you're not immune from the unexpected. If you find yourself temporarily without health coverage, **Short Term Medical** insurance is an affordable solution that provides valuable basic protection against an unexpected illness or accident. **Short Term Medical** insurance is:

Simple — You get coverage for unexpected illnesses and accidents; pre-existing medical conditions are not covered.

Fast — Coverage can be obtained as early as the next day ... just a few simple medical questions to answer. Best of all, you can choose to receive your policy electronically.

Affordable — You design the plan that best meets your needs and budget. **Short Term Medical** insurance is a low-cost option for your temporary need and may also be a low-cost alternative to COBRA.

The plan comes with a variety of rate of payment (coinsurance) and deductible options, as well as a choice of single or monthly payments — giving you control over your premiums and out-of-pocket expenses.

With \$2 million in coverage and the option to visit any doctor or hospital, there's no good reason to go without health insurance, even for a short time.

Who you choose matters! An insurance plan is only as reliable as the company behind it. Assurant Health has been in business since 1892, selling health insurance longer than any of its competitors. Assurant Health is the brand name for products underwritten and issued by Time Insurance Company, which is consistently rated A- (Excellent) by A.M. Best¹. For health insurance you can depend on, insist on a track record of expertise, strength and commitment — insist on Assurant Health.

¹ Source: A.M. Best Ratings and Analysis, June, 2006.

To preserve your rights to guaranteed health insurance and coverage for pre-existing conditions, you may need to purchase up to 18 months of COBRA. You may forego these rights when you purchase a Short Term Medical plan or choose to go without insurance.

Temporary Health Insurance for People Who Are:

- Between jobs or laid off
- Looking for a lower-cost alternative to COBRA
- Recent college graduates
- Waiting for employer-sponsored coverage
- Temporary or seasonal employees

Who's Eligible for This Plan?

- Healthy individuals between the ages of 30 days and 64 years, 11 months.
- Dependent children through age 24 may be covered as dependents on their parent's plan.
- Foreign residents living in the U.S. for at least one year at the time of enrollment, with proof of Alien Registration Receipt Card, visa or other appropriate documentation.

Plan Highlights

- Freedom to choose your own doctors and hospitals
- Prescription drug coverage
- In-hospital and out-patient benefits
- Coverage continues beyond the policy period for up to 12 months if you are hospitalized — at no additional cost*
- \$1,000 extension of benefit beyond the policy period for up to 60 days for a non-disabling condition — at no additional cost

* With the 12 month plan (186-365 days), coverage continues beyond the policy period for up to 90 days if you are hospitalized — at no additional cost.

Prescription Drug Coverage

Prescription drugs are expensive. This plan provides coverage for generic and brand name prescription drugs needed as a result of an accident or illness you experience while covered by this plan.

- Visit any pharmacy
- No separate deductible to meet
- No limit on the number of prescriptions that can be filled

NEW Prescription Drug Card

This plan covers prescription drugs. When you present your prescription card at a participating pharmacy, you may receive additional savings along with having your prescription claim sent to Assurant Health automatically.

To locate your nearest participating pharmacy, call the number on the back of your prescription card.

Reduce Your Medical Costs

You may be able to reduce your medical bills by using the doctors and hospitals participating in the PHCS Healthy Directions provider network. Simply call or go online to see if your doctor or hospital is part of PHCS Healthy Directions:

- 1-800-357-6847
- www.phcs.com


Time Insurance Company

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

Design the Plan That's Right for You

	6 Month Plan	12 Month Plan
Length of Coverage	30-185 days Up to 6 monthly payments	186-365 days Up to 12 monthly payments
Deductible Amount you pay toward covered expenses before the plan pays benefits	\$250* , \$500, \$1,000, \$2,500 Only one deductible needs to be satisfied for all covered members. *For the \$250 deductible only – each family member needs to satisfy the deductible (up to a maximum of three deductibles).	\$500, \$1,000, \$2,500, \$5,000 Only one deductible needs to be satisfied for all covered members.
Rate of Payment (Coinsurance) Percentage of covered expenses we pay after the deductible	100%, 80%, 50% The 100% option is only available with the \$1,000 and \$2,500 deductible options.	80%, 50%
Lifetime Benefit Maximum The total maximum amount the plan pays	\$2 million	\$2 million

Benefits are paid as follows:

FIRST	You pay the deductible.		
THEN	100%	80/20	50/50
		You pay 20% of the next \$10,000 up to a maximum of \$2,000.	You pay 50% of the next \$10,000 up to a maximum of \$5,000.
THEREAFTER	We pay 100% of remaining covered expenses up to the plan maximum of \$2 million for each covered person.		

The amount of benefits provided depends upon the plan selected and the premium will vary with the amount of benefits. An outline of coverage is available from the agent or the insurer. Please refer to the outline of coverage for a description of the health benefit plan.

Plan Exclusions

This Short Term Medical plan does not cover: pre-existing conditions* (including those not inquired about on the enrollment form); preventive or wellness doctor visits; dental or optical treatments; routine physical exams; normal pregnancy or childbirth; well child care; interscholastic and intercollegiate sports injuries; expenses incurred outside the United States, its possessions, territories or Canada. **Other exclusions are listed in detail in the policy you will receive when you purchase Short Term Medical.**

* Pre-existing Condition: A medical condition due to sickness or injury for which the insured received medical treatment or advice from a provider within the 5-year period immediately preceding the effective date of coverage, regardless of whether the condition was diagnosed or not diagnosed; or that produced signs or symptoms within the 5-year period immediately preceding the effective date of coverage, which should have caused an ordinarily prudent person to seek diagnosis or treatment.

When Does Coverage Begin?

Your coverage will begin at 12:01 a.m. the day of your approved effective date, provided the enrollment form received is complete*, meets the requirements for acceptance and the full initial premium is received. Your requested effective date must be within 45 days from the date you signed the enrollment form.

Please refer to the enrollment form on the back of this brochure for more information on determining your effective date.

* Enrollment forms that do not meet eligibility requirements will be returned to the insured or agent. Incomplete enrollment forms may be returned and/or re-dated by Assurant Health.

Two Convenient Payment Options

Paying for your **Short Term Medical** plan is easy with two convenient payment options:

- **Single Payment Option:** Ideal if you know the exact number of days coverage is needed. The minimum number of days you may apply for is 30 days, the maximum is 365 days. **No refunds are available after the 10-day free look period.**
- **Monthly Payment Option:** Ideal if you are unsure how long coverage is needed. This "pay as you go" option gives you the flexibility to continue coverage for as long as it's needed or simply stop payments and discontinue the plan once your temporary need ends. When you apply, simply let us know if you want the ability to have coverage for up to 6 months or up to 12 months.

Purchasing an Additional Plan

This **Short Term Medical** plan is not renewable. However, if your temporary need continues beyond your policy period, you may apply for a new plan. To obtain an additional plan, you must complete a new enrollment form. If we approve the new enrollment form, a new plan will be issued.

Any previous or current health condition or symptom will be considered a pre-existing medical condition that will not be covered under a new plan. There is no continuous coverage between plans – therefore your new plan will not provide benefits for any condition or symptom which began during a previous plan. In addition, no benefits are available for any period in which you are not covered by our **Short Term Medical** plan.

Premium Refunds

If you are not 100 percent satisfied with the plan, you may return the policy and identification cards within 10 days of delivery for a premium refund. No questions asked! **After the 10-day free look period, premiums are not refundable.**

The \$20 application fee is non-refundable.

How the Prescription Drug Card Works

Your Short Term Medical plan provides coverage of prescription drugs. When you present your prescription card at a participating pharmacy, you may receive additional savings along with having your prescription claim sent to Assurant Health automatically.

Here are some examples of what you could save on common prescription drugs when you use your Short Term Medical prescription drug card.*

<u>Drug</u>	<u>Strength and quantity</u>	<u>Retail price</u>	<u>Price using card</u>	<u>Percentage savings</u>
Lipitor	10 mg, qty 30	\$96.99	\$69.99	28%
Levaquin	500 mg, qty 10	\$145.99	\$98.79	32%
Nexium	20 mg, qty 30	\$179.99	\$125.89	30%
Singulair	10 mg, qty 30	\$124.99	\$88.24	29%
Zyrtec	10 mg, qty 30	\$83.99	\$56.59	33%

For illustration purposes only. Prices are subject to change without notice and may vary by region. Payment must be made at the time of service to receive a discount. Prescription drug savings do not guarantee benefits under your Short Term Medical plan.

To find your nearest participating pharmacy, call the number on the back of your prescription card.

* Retail prices based on Walgreens® pharmacies in Milwaukee and Oconomowoc, Wisconsin, June 6, 2007.