



ASSURANT
Health®

Term Life – Critical Illness Coverage

Assurant Supplemental Coverage

» Pays cash right to you



Life-threatening illness ... just the thought is scary.

But critical illnesses no longer come with the assumption of a life shortened. Medical technology has dramatically increased the chances of surviving and living long beyond recovery. However, the costs of fighting and surviving a critical illness could go far beyond what you can imagine ... and far beyond what other plans cover.

Protect yourself from costs related to a wide range of life-threatening illnesses with Critical Illness Coverage from Assurant Health.

Todd's story

Todd is a husband and father who was diagnosed with cancer. He had medical insurance with a \$7,500 deductible, which he paid out of his own pocket – just the beginning of the many personal expenses that resulted from his illness.

Over several months Todd and his wife, Beth, made many trips to the best doctors for his type of cancer and spent much more than they had planned on gas, food, hotels and childcare arrangements for their school-age children. When they were home, and Todd was the most weak and sick, there were times when Beth needed to hire help with grocery shopping and lawn care.

But by far the largest impact on Todd and Beth's finances was lost income. Todd was not able to work for nearly three months and Beth's time off added up to more than four weeks. Meanwhile, everyday bills kept coming in, and mortgage and car payments still needed to be made.

Fortunately, Todd and Beth had Critical Illness Coverage – and a \$25,000 lump-sum benefit was paid right to them over and above the medical insurance payments to Todd's doctors and hospital. Best of all, Todd and Beth were free to use the cash the way they needed.

Not an actual case – presented for illustration only. Sample premium rate is for two adults, age 35, nonsmoking, residing in Wisconsin, with a \$25,000 critical illness benefit and a \$12,500 term life insurance benefit.

¹ American Cancer Society, 2008

* Sample premium rate for \$25,000 of Critical Illness Coverage, 10-year term, for an adult male, age 38, nonsmoking, residing in Texas.

60% of costs for fighting cancer may be non-medical.¹

Todd and Beth paid less than **\$36/month** for **\$25,000** each in critical illness benefits.

Individual rates start* at around **\$25/month**.

Time Insurance Company

Assurant Health is the brand name for products underwritten and issued by Time Insurance Company. Throughout this brochure, Assurant Health is used to refer to Time Insurance Company.

Plan for the unimaginable

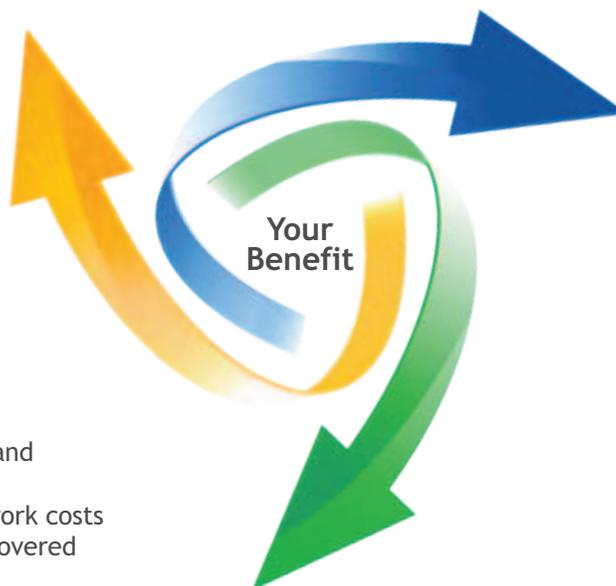
Critical Illness Coverage pays cash right to you. And you can use the cash any way you need, helping you replace lost income and pay expenses other plans don't pay — costs like these:

Personal costs

- Childcare arrangements
- Travel to the best doctors and hospitals
- Home adaptations

Medical costs

- Deductible and coinsurance
- Out-of-network costs
- Other non-covered treatments



Everyday costs

- Mortgage
- Car payments
- Household bills
- Gas and food

Assurant. On **your** terms.®



Reduce the financial impact

When you choose Critical Illness Coverage, you reduce the potential financial impact of critical illness on your family and your future. Should you ever face a critical illness, you get:

- Lump-sum cash benefits upon diagnosis or treatment — over and above any benefits you receive from any other plan
- Freedom to visit any doctor or hospital you want and use the cash any way you need
- No need to worry about deductibles, coinsurance, copays or preauthorization
- No additional application or underwriting when you add Critical Illness Coverage to an Assurant Health Individual Medical plan

62% of personal bankruptcies are linked to medical problems.²

Critical Illness Coverage

Assurant Health's Critical Illness Coverage is term life insurance designed to cover two types of events:

1. Upon a qualifying illness, you receive a critical illness benefit
2. Upon your death, your family receives a term life benefit

» *Covers 15 critical illnesses³*

| Covered conditions | | |
|--|--|--|
| The full critical illness benefit is paid in the event of: | | |
| <ul style="list-style-type: none">• Invasive cancer• Heart attack• Stroke• Kidney failure | <ul style="list-style-type: none">• Coma• Blindness³• Deafness³• Major organ transplant | <ul style="list-style-type: none">• Paralysis• Loss of limb• Major burns |
| Partial (25%) critical illness benefits are paid in the event of: | | |
| <ul style="list-style-type: none">• Coronary artery bypass graft• Non-invasive cancer³ | <ul style="list-style-type: none">• Advanced Alzheimer's disease | <ul style="list-style-type: none">• Heart valve surgery |

Multiple payouts

After a partial (25%) benefit is paid, 75% of the critical illness benefit remains. This means it's possible to receive multiple payouts.

Example

Kent purchased \$40,000 of Critical Illness Coverage. Three years later he was diagnosed with early-stage prostate cancer and received \$10,000. Five years after that diagnosis he had a heart attack and received the remaining \$30,000 of his critical illness benefit.

Not an actual case – presented for illustration only.

» *Critical illness and term life coverage in one plan – with a wide choice of benefit levels and costs*

| Coverage Options | |
|---|--|
| Critical Illness Benefit | \$5,000 to \$100,000 – available in increments of \$1,000 – payable to age 65 |
| Term Life Benefit | 50%, 100% or 200% of the critical illness benefit payable to age 80 In Illinois, Term Life Benefit options are 150% or 200% of the critical illness benefit. |
| Policy Term | 10 or 20 years |
| Issue Ages | 18-59 at purchase for you and/or your spouse |
| Optional Waiver of Premium⁴ | If you are totally disabled for six consecutive months or longer, this option waives the monthly premium for the Critical Illness Coverage and any optional benefits until you are no longer totally disabled. |
| Optional Accidental Death Coverage⁴ | If you or your spouse dies as a result of an accident, this option doubles the term life benefit amount. |

How the benefits work

When a full or partial critical illness benefit is paid, the critical illness benefit and the term life benefit are reduced accordingly. If the policy remains in force with reduced benefits, the monthly premium is also reduced. The policy will continue to pay critical illness and/or life benefits until the policy term ends or remaining benefits are paid.

² American Journal of Medicine, August 2009.

³ In MD, Critical Illness Coverage covers 12 critical illnesses. Blindness, deafness and non-invasive cancer are not covered.

⁴ Optional Coverage is available at an additional cost.

Plan provisions

Pre-Existing Condition

A sickness or an injury and related complication:

1. For which medical advice, consultation, diagnosis, care or treatment was sought, received or recommended from a provider or prescription drugs were prescribed during the 12-month period immediately prior to your effective date, regardless of whether the condition was diagnosed, misdiagnosed or not diagnosed; or
2. That produced signs or symptoms during the 12-month period immediately prior to your effective date.

Limitations and Exclusions

This plan provides limited benefits for specified critical illnesses and events. It's not a major medical insurance plan and does not provide benefits for:

- Conditions for which you were previously diagnosed or underwent a procedure anytime prior to your plan effective date
- Cancer first diagnosed within 90 days (30 days in IL and MD) of your plan effective date, or any other condition due to sickness first occurring within 30 days of your plan effective date. In such event, your coverage will be terminated and your premium returned
- Conditions related to or caused by a pre-existing condition until you have been continuously covered for 12 months. A condition that has been specifically excluded from coverage will continue to be excluded after 12 months of continuous coverage
- Conditions or procedures related to or caused by:
 - War or any act of war; participation in the military, foreign or domestic acts of terrorism that result in a nationwide epidemic
 - Mental illness, anxiety or nervous disorders, and substance abuse
 - Injury sustained when operating a motor vehicle while your blood alcohol level was over the legal limit
 - Voluntary attempt to commit, participation in or commission of a felony, misdemeanor or illegal act
 - Suicide, attempted suicide or self-inflicted sickness or injury
 - Engaging in any hazardous occupation or other activity including exercising or practicing for any such activity
 - Aviation activities other than as a fare-paying passenger of an airline
- A disease, other than bacterial infection, occurring through an accidental injury or medical or surgical treatment
- Complications of cosmetic services
- Complication of a sickness, injury or medical treatment or services that are not covered
- Procedures performed outside of the United States or its territories

This brochure provides a summary of benefits, limitations and exclusions. A specimen policy is available from the agent or the insurer. Please refer to the specimen policy for a description of the important features of the health benefit plan. Please read the coverage documents carefully for a complete listing of benefits, limitations and exclusions.

The critical illness accelerated benefits offered under this contract may or may not qualify for favorable tax treatment under the Internal Revenue Code of 1986. Whether such benefits qualify depends on factors such as your life expectancy at the time benefits are accelerated or whether you use the benefits to pay for necessary long-term care expenses, such as nursing home care. If the accelerated benefits qualify for favorable tax treatment, the benefits will be excludable from your income and not subject to federal taxation. Tax laws relating to accelerated benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive accelerated benefits excludable from income under federal law.

Receipt of accelerated benefits may affect your, your spouse's or your family's eligibility for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), supplementary social security income (SSI), and drug assistance programs. You are advised to consult with a qualified tax advisor and with social service agencies concerning how receipt of such a payment will affect you, your spouse's and your family's eligibility for public assistance.

Premiums may be changed after the initial guaranteed period. Any increase in premium is subject to Time Insurance Company's expectations as to one or more future cost factors, including persistency, expenses, mortality and interest; and will not increase benefits.

Life coverage is renewable to the earlier of the death of the Policyholder, age 85, or the 20th annual anniversary following the effective date provided there is compliance with plan provisions, including dependent eligibility requirements. Critical Illness coverage is renewable to age 65 provided there is compliance with plan provisions, including dependent eligibility requirements. Assurant Health has the right to change premium rates upon providing appropriate notice.

About Assurant Health

Assurant Health is the brand name for products underwritten and issued by Time Insurance Company (est. 1892), John Alden Life Insurance Company (est. 1961) and Union Security Insurance Company (est. 1910) ("Assurant Health"). Together, these three underwriting companies provide health insurance coverage for people nationwide. Each underwriting company is financially responsible for its own insurance products. Primary products include individual, small employer group and short-term limited-duration health insurance products, as well as non-insurance products and consumer-choice products such as Health Savings Accounts and Health Reimbursement Arrangements. 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 website is assuranthealth.com.

Assurant Health is part of Assurant, a premier provider of specialized insurance products and related services in North America and select worldwide markets. The four key businesses — Assurant Solutions, Assurant Specialty Property, Assurant Health, and Assurant Employee Benefits — partner with clients who are leaders in their industries and build leadership positions in a number of specialty insurance market segments in the U.S. and select worldwide markets. The Assurant business units provide debt protection administration; credit-related insurance; warranties and service contracts; pre-funded funeral insurance; lender-placed homeowners insurance; manufactured housing homeowners insurance; individual health and small employer group health insurance; group dental insurance; group disability insurance; and group life insurance.