



ASSURANT
Health

First, let's see what you could save.

| | Typical Family Plan Three times single deductible: \$1,000 | HSA Plan Common family deductible: \$5,400 |
|---|--|--|
| Coinsurance | 80%/20% | 100% |
| Premium paid | \$8,225 | \$4,506 |
| Your share of medical care expenses (\$1,500 claim) | \$1,000 for deductibles, \$100 for coinsurance, \$550 for other non-covered medical expenses + \$1,650 | \$1,500 for medical expenses and \$550 for dental/eyewear expenses + \$2,050 |
| Expenses subtotal | = \$9,875 | = \$6,556 |
| Tax savings on HSA deposits (Assumes a 28% tax bracket on deposit of \$5,400, the maximum contribution allowed with a \$5,400 deductible) | \$0 | \$1,512 |
| Net expenses (out-of-pocket minus savings) | \$9,875 | \$5,044 |
| Total net savings with HSA Plan | | = \$4,831 |

With the HSA you still have a \$3,350 balance in your account

Note: If you are self-employed, you can deduct your premium.

Time Insurance Company HSA Plan – *Savings and Insurance in One*

This example is based on the average health insurance premium of an individual with a family of four living in a metropolitan area, covered medical expenses totaling \$1,500, and \$550 in expenses for dental care, contacts and eyeglasses. Health insurance premiums vary substantially based on age, geographic location and other variables. Federal tax savings calculations assume that contributions are deducted from federal taxes. Withdrawals for non-qualified expenses prior to the age of Medicare eligibility are subject to a 10% penalty by the IRS.

¹ Assurant Health and its legal entities are not engaged in rendering tax advice. Clients should contact a qualified tax professional for tax advice. References are to federal tax laws. State tax laws may differ. Federal and state tax laws are subject to change.

² Your rate may vary. Many states allow for state tax deductions on HSAs.



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Assurant Health
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Time Insurance Company reserves the right to charge an administrative fee in the future.

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 more than 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, Wis., and has 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 one of five key business segments of Assurant, Inc., along with Assurant Employee Benefits, Assurant Preeed, Assurant Solutions and Assurant Specialty Property. Together, these business segments 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, Inc. is traded on the New York Stock Exchange under the symbol AIZ. The Assurant Web site is www.assurant.com.

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Health Savings Account (HSA)

Save Premium,
Reduce Taxes,
Build Tax-Favored Savings

The right blend of tax-advantaged savings and health insurance – the extra funds help perk up your day – the security lets you sleep at night.

With a Time Insurance Company Health Savings Account (HSA) and Plan, you get more than complete major medical coverage – you get **premium savings** and **tax advantages**¹ that translate into extra money in your pocket.

Invest those extra funds in your HSA, and they're **tax deductible**. Let your funds gain interest, and it's **tax free**. Withdraw the funds to pay for qualified expenses (like medical expenses, eyeglasses, braces and long-term care insurance premiums), and they're **tax free**. Leave your funds in your HSA and **it works like an IRA – only better**. Keep reading to see the many benefits of an HSA, and learn

how easy it

is to start and

maintain

this unique

tax-favored
account.



Time
Insurance

The Savings Account

A Health Savings Account (HSA) gives you an advantage in saving for future health care expenses. Authorized by federal legislation, HSAs have been called the “medical IRA” because they offer tax advantages on contributions, interest and qualified withdrawals.¹

If you have a qualified high deductible medical plan such as the One Deductible Plan, you can use an HSA to get:

- **Greater control over your health care dollars.** You withdraw your funds when you need them. Withdrawals are tax free and penalty free when made for qualified expenses.
- **Funds for a broader range of health care services.**
 - Pay for covered medical expenses that apply toward your deductible.
 - Pay for qualified medical expenses that your health plan doesn't cover, such as:
 - Contact lenses
 - Dental and orthodontic services
 - Certain types of alternative medicine
 - Long-term care insurance
 - Non-prescription drugs.
- **Tax advantages.** Contributions are tax deductible, and earnings and qualified withdrawals are tax free.¹
- **Advantages in retirement.** At age 65, accumulated funds can also be withdrawn for medical expenses not covered by Medicare – tax free. Funds for non-qualified expenses are subject to income tax.

Here's how you start and maintain your HSA.

1. Choose an HSA administrator.

| If you're looking for | Then choose the |
|--|--|
| <ul style="list-style-type: none"> • No administrative, set-up or user fees • An integrated account and plan – administered by one company • Competitive interest rates | <p>HSA Fundamentals</p> <p><i>We're one of the only companies providing both a health plan and an HSA, allowing for seamless fund disbursement.</i></p> |
| <ul style="list-style-type: none"> • Access to a number of online account management features • The convenience of paying for qualified expenses directly from your HSA using checks or a debit card | <p>HSA Tools</p> <p><i>HSA Tools offers the most options for accessing your HSA account and managing your HSA funds.</i></p> |

2. Set up your HSA.

Your agent can walk you through the simple process.

3. Make tax-deductible contributions.

Each year, you can contribute as much as:

- 100% of your deductible amount or
- \$2,700 individual / \$5,450 family — whichever is less.

4. Watch your account grow, tax free.

5. Withdraw funds for qualified expenses, tax free and penalty free, whenever you choose.

The Health Insurance Plan

The HSA/One Deductible Plan is a high deductible health insurance plan, specially designed according to guidelines established by HSA legislation.

With an HSA/One Deductible Plan, you get:

- **One single, integrated deductible** — all covered expenses for all covered persons apply to this one deductible.
- **Significant premium savings** resulting from the high deductible.
- The opportunity to **receive premium discounts at renewal** through the HealthyDiscount feature.³
- **The dependable coverage** of Health Plans for Individuals and Families.
 - Lifetime benefit options up to \$8 million
 - Worldwide coverage, 24 hours-a-day
 - A first-year rate guarantee
 - Prescription drug coverage
 - \$500 wellness benefit (subject to deductible and coinsurance)⁴

And anyone can apply for this health insurance plan, even without the savings account. For more details, ask your agent about the One Deductible Plan.

³ HealthyDiscount is not available in CO, DC, FL, KS, LA, MN, MS, ND, NH, NM, NV, OR, SD, VA and WV.

⁴ The \$500 wellness maximum does not apply to routine Pap smears, mammograms and PSA tests.

Your agent can help you:

- Review the Health Plans for Individuals and Families brochure where you'll find additional coverage information on all our Health Plans.
- Select plan options, and customize the plan to meet your needs.
- Walk through the application / enrollment process.

| | HSA Traditional | HSA PPO | |
|----------------------------------|---|--|--------------------------------------|
| Lifetime Benefit | \$3 or \$6 Million | \$3 or \$8 Million | |
| Deductible Options | | Network | Non-network |
| Individual | \$1,100, \$1,600, \$2,100, \$2,700 or \$5,000 | \$1,100, \$1,600, \$2,100, \$2,700 or \$5,000 | \$500 added to the plan deductible |
| Family | \$2,200, \$3,200, \$4,200, \$5,400 or \$10,000 | \$2,200, \$3,200, \$4,200, \$5,400 or \$10,000 | \$1,000 added to the plan deductible |
| Coinsurance | 100%, 80% and 50% | Network | Non-network |
| | | 100% | 80% |
| | | 80% | 60% |
| | | 50% | 30% |
| | | 50% (CT + TX) | 50% (CT + TX) |
| Prescription Drugs | Covered the same as any other covered medical service | | |
| Options and Add-ons ⁵ | | | |
| Accident Medical Expense | \$300, \$500 or \$1,000 benefit per injury | | |
| Dental and Vision Discount Card | Up to 50% off dental services and eyewear | | |

⁵ Options and Add-ons are available at an additional cost. The Dental/Vision Discount Card is not insurance.

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