



ASSURANT
Health®

Assurant. On your terms.™

Your Health Insurance Reference Guide

Assurant Affordable Health Access

How to *stretch the value* of your plan



For money-saving opportunities, look for this symbol 

***Time Insurance Company
John Alden Life Insurance Company***

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

You have your health insurance solution!

Thank you for choosing **Assurant Affordable Health Access** for your health insurance needs. The limited-benefit plan you purchased gives you what you need for this time in your life—**access**—to your doctor, to prescriptions, to discounts. It means you have real insurance—so you can take care of yourself and your family when you need to.

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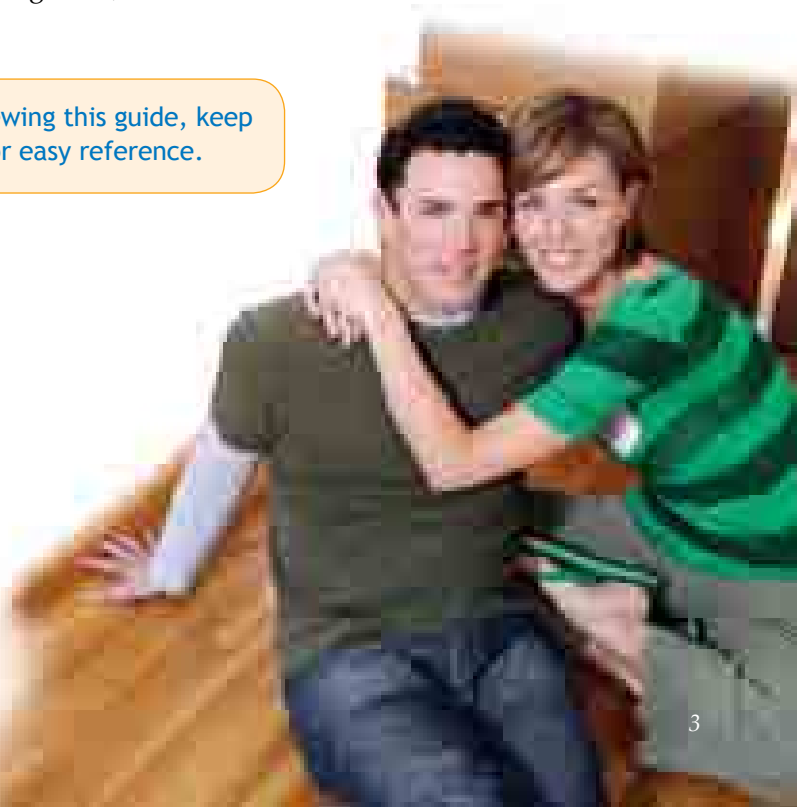
Stretch the value of your plan

A limited-benefit plan doesn't mean limited value. With Health Access, *you'll have first-dollar benefits for the everyday needs you value*, like doctors' office visits and prescriptions, even preventive care and immunizations — services you'll actually use.

However, because you've chosen a limited-benefit plan, you'll want to maximize its benefits. We can help. That's why we created this guide, so you can make the smartest choices for your health care, know how you'll be affected by the choices you make and, ultimately, *stretch the value of your plan* to its fullest.

Be sure to look for the 💰 symbol throughout this guide for money-saving ideas, too.

After reviewing this guide, keep it handy for easy reference.



Be proactive! 💰

Use these valuable tips to save money

When you need to visit your doctor or fill a prescription, it's hard enough to remember all the things you need to ask and to understand what your doctor said. It's even harder to think about all the things you could do to save money and make the most of your limited benefits during an appointment or visit to the pharmacy.

We've created a handy reference card for you to keep in your wallet. It'll help you remember what you can control—how to maximize your benefits and save what you can, so you're paying only what you have to.

Don't think you have much control? Read on, because this guide was designed to show you how much better things can be when you're informed and proactive about your health care.



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Tips to Maximize Your Plan and Save Money 💰

- Use [Medco®](#) participating pharmacies (pg. 6)
- Use [MultiPlan](#) participating physicians (pg. 7)
- Ask your physician for [medication samples](#)
- Request [generic equivalents](#) of prescriptions
- Use [LabCard Select](#) for outpatient lab work (pg. 7)
- Visit [retail health clinics](#) for non-emergency care (pg. 7)
- Use [Health Payment Advocates](#) to negotiate fees (pg. 7)

See "Your Health Insurance Reference Guide" for details and contact information.



Don't go it alone! 💰

Use Patient Care* as your health care advocate

Only through Assurant Health, you have access to Patient Care, an independent advocacy company with specially trained health care advocates available to:

- Answer questions about your insurance benefits
- Help you understand how your plan works
- Research cost and quality data before you receive a health care service

Why is this service so valuable? With a limited-benefit plan, you'll probably be in a situation where you need to contribute financially toward certain services. Patient Care can tell you what the exact same service will cost at two different providers before you schedule your service, so you can choose one with the best price, without sacrificing quality.

Your advocate also can serve as a liaison between you, your doctors and hospitals, and, if necessary, Assurant Health nurses. Use Patient Care to support you and help you work through claim and provider billing issues.

** Patient Care does not determine medical necessity or provide clinical advice.*



Contact Patient Care at:
800-553-7654

Ask, and you shall receive! 💰

Understand your options to save money on prescription drugs

Doctors will sometimes prescribe brand-name drugs because they've been exposed to a certain brand as part of their professional relationship with various pharmaceutical companies and representatives. But, doctors rarely, if ever, know the specifics of your insurance plan, including copays, limits, deductibles and maximums. You know this information, which is why it's up to you to ask your physician for alternatives.

Just five little words can deliver big savings and help you get more out of your plan limits:

- **Do you have a generic?** Always ask your doctor to prescribe an FDA-approved generic equivalent of the prescription, if it's available. You also can request the generic alternative at the pharmacy.
- **Do you have free samples?** Ask your doctor for prescription drug samples — they're usually available.

If you're embarrassed to ask, consider this example:

	BRAND NAME	GENERIC	
Prescription drug calendar-year limit	\$750	\$750	
Full cost of prescription	\$150	\$50	
Copay (paid by you)	\$50	\$10	\$40 savings 💰
Amount applied toward plan maximum (paid by Assurant Health)	\$100	\$40	
Remaining plan dollars for additional prescriptions	\$650	\$710	\$60 savings 💰

💰 **In this example you saved \$100**—not only is your copay \$40 less with a generic prescription, but you also have an additional \$60 toward your calendar-year maximum.

You also can take charge by choosing your pharmacy wisely. **Medco®** is the pharmacy benefit manager for your Health Access Plan. This means prescription drug claims are discounted, processed and, if applicable, paid automatically when you:

- **Visit a Medco®** participating pharmacy (go to www.medco.com or call **800-978-6227/option 1**).
- Present your insurance ID card along with your prescriptions. Your participating pharmacist will refer to the prescription drug benefit information on the inside panel of your ID card.

Make smart choices! 💰

Take advantage of services designed to keep money in your pocket

To be an informed, proactive health care consumer, and to get the most value out of your limited-benefit plan, consider thinking about the health care process differently. You can't rely on your provider to recommend money-saving options because the options are customized to every patient's insurance plan. You owe it to yourself, and your pocketbook, to understand the limitations and money-saving opportunities your Health Access plan offers you. Below are the most popular services to consider.

- **MultiPlan Providers — Discounts for using preferred doctors**

As an Assurant Health customer, you have access to provider discounts through MultiPlan. Choose a participating provider and save an average of 25%.

www.multiplan.com/assurant

- **LabCard Select — Discounts on lab work**

Save 20 – 60% on outpatient laboratory service by requesting that your doctor send your specimens under the LabCard Select Program to a contracted Quest Diagnostic laboratory for testing.

[800-750-1253](tel:800-750-1253) or www.labcardselect.com

- **Retail Health Clinics — Huge savings on basic treatment**

Don't spend your money in the emergency room when a retail health clinic can treat certain conditions more affordably. Visit one of these convenient health care facilities for affordable, accessible, non-emergency care and prescriptions.

www.assuranthealth.com > [For Customers](#) > [Find an Ancillary Health Services Provider](#) > [Retail Health Clinics](#) to find a location near you

- **Health Payment Advocates — Negotiators may reduce the amount you owe**

You may have a professional negotiator work with your doctor, hospital or pharmacy to reduce the amount that you owe. Health Payment Advocates works on your behalf to get you the best possible savings on your outstanding medical expenses.

[877-277-0080](tel:877-277-0080)

Phone first! 💰

One call to the Nurse Line may be all it takes

When you're not feeling well but aren't sure if a doctor's visit is warranted, call the 24-hour Nurse Line for advice. Registered nurses are available 24/7 to help you determine when you need to seek care from your doctor, emergency room or urgent care facility. By making one phone call, you could save yourself hundreds of dollars in unnecessary fees if your condition can be treated at home or you simply need to let it run its course (as with the common cold). Sometimes all it takes is a conversation with a medical professional who can ease your mind—or direct you to seek care if needed.

Registered nurses are on call seven days a week, including holidays, to answer your questions and provide you with information about health, illness and medications. This free service is a benefit of your membership in Health Advocates Alliance (HAA).

In the following states you receive the benefits of membership in HAA: Alabama, Alaska, Arizona, Arkansas, California, Connecticut, Delaware, Florida, Illinois, Indiana, Iowa, Maryland, Michigan, Mississippi, Missouri, Nebraska, Nevada, New Mexico, North Carolina, Ohio, Oklahoma, Pennsylvania, South Carolina, Tennessee, Utah, Virginia, Wisconsin and Wyoming.



24-Hour Nurse Line 800-982-2401

**Not sure about your condition?
Call the Nurse Line.**

Provided by Health Advocates Alliance



Do your homework! 💰

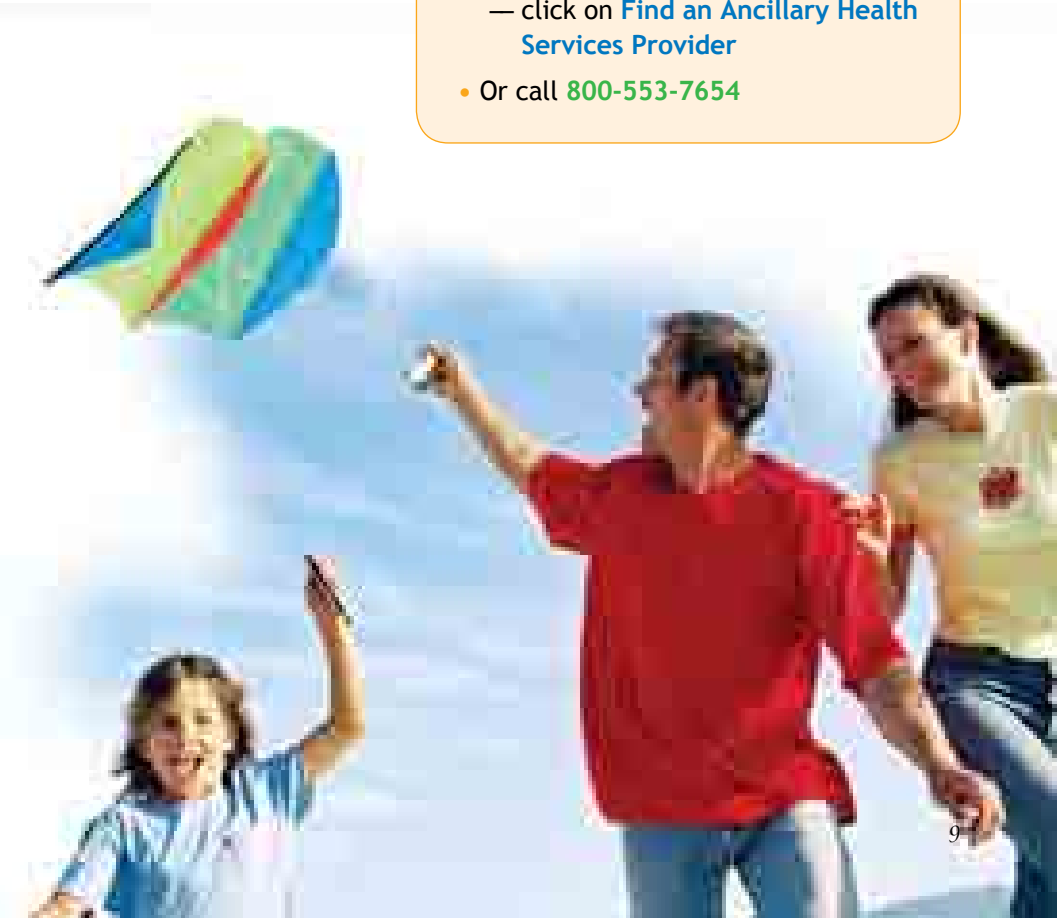
Check for Ancillary Health Services available in your area

You may need special services as part of the diagnosis process of your illness or injury. Maybe you need laboratory or radiology services. Maybe your doctor has ordered an MRI or CAT scan.

Discounts on these type of ancillary health services are provided as part of your plans to help save you money. Use one of the providers Assurant Health has contracted with to keep more money in your pocket.

For a complete list of health services providers, go to:

- www.assuranthealth.com
 - click on **For Customers**
 - click on **Find an Ancillary Health Services Provider**
- Or call **800-553-7654**



Understanding the health insurance process

Ultimately, your health is in your hands, so don't be afraid to **take charge of your health care**. Review the Assurant Affordable Health Access brochure and policy documents so you fully understand the benefits and limitations of your plan. Call Assurant Health Customer Service at **800-553-7654** if you have questions about your health insurance plan and how to use it. In general, the following process outlines what to expect or do each time you use a medical service.

1. Select your provider and present your insurance ID card* at the time of service. You can use any doctor, however, you will receive discounted services if you choose a MultiPlan physician (see page 7). And, choosing providers who “multitask” can help you save the cost of added office visits.
2. Pay the copay based on your plan and the service you are seeking.
3. Following the service, the provider bills Assurant Health using the instructions on the back panel of your insurance ID card.
4. Assurant Health processes your medical claim and mails an Explanation of Benefits (EOB) to you and your provider.
5. Always be sure to review and verify the accuracy of the services for which you are being billed.
6. Assurant Health pays the provider if indicated on the EOB.
7. The provider bills you if indicated on the EOB. (Check that the provider hasn't billed you more than the amount in the “patient responsibility” column.)
8. You pay the provider as indicated on your EOB. You also have the power to directly contact your providers to see if you can negotiate a lower bill. You may have a professional negotiate on your behalf by calling Health Payment Advocates at 877-277-0080 (see page 7).

** Always present your ID card each time you visit a health care provider or pharmacy, and follow your doctor's orders for medication and follow-up visits to avoid future issues.*

Assurant Health Customer Service: **800-553-7654**

Preventive Services Coverage

Health Access Plans deliver benefits that can help keep you well. Copays and maximums vary according to the plan, but here are some of the preventive care services that are covered: annual exam, mammograms, Pap smears, colonoscopy/sigmoidoscopy (routine), colorectal cancer screening (other than diagnostic surgical procedure), human papilloma virus vaccination, well-child care and prostate cancer screening.

Recommended Preventive Care: Check the U.S. Preventive Services Task Force list for recommended preventive services (www.ahrq.gov/clinic/uspstfix.htm).

Know the lingo

Understanding the basic insurance terms will help you make sense of your coverage:

- **Premium**—the amount you pay for coverage (usually monthly or quarterly)
- **Copay**—a cost-sharing arrangement in which you pay a specified amount for a specified service
- **Deductible**—the amount you pay toward covered expenses before the plan pays benefits
- **Coinsurance**—the percent of covered expenses you pay after your deductible is met
- **Benefit Percentage**—the percent of covered expenses the plan pays after the deductible is met
- **Annual Maximum**—the maximum amount the plan pays per calendar year
- **Lifetime Maximum**—the maximum amount the plan pays over the life of your plan



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Assurant Health
501 West Michigan
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 \$24 billion in assets and \$8 billion in annual revenue. Assurant has approximately 15,000 employees worldwide and is headquartered in New York's financial district. The Assurant Web site is www.assurant.com.

This reference guide is for post-sale consumer use only.

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