



ASSURANT  
Health®

Assurant. On your terms.®



# Temporary health coverage

for your  
employees

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.

# Short Term Medical

for gaps in employee health coverage

These days, no one can afford to be without medical coverage. Fortunately, you can make temporary coverage available to employees not covered by your group plan at no cost to you.

**Short Term Medical offers affordable coverage:**

- for 30 to 180 days
- available as soon as the next day
- after answering just a few simple medical questions

## Coverage for employees with no work for you

Tell your newly hired or exiting employees about Short Term Medical. Your Assurant Health agent works directly with interested employees about Short Term Medical. Just provide employees with your agent's contact information and the rest is up to them.

The simplified application is easy for employees to complete. The agent submits their applications and premium to Assurant Health.

The policy is sent directly to the policyholder. Any claims, inquiries, etc., are the responsibility of the policyholder. Your agent handles subsequent administrative duties.

For gaps in health coverage ...

# Tell your employees about Short Term Medical

You've made a smart choice by selecting Assurant Health for your business' health insurance. Your employees will appreciate the protection that group coverage provides.

But what can you do for employees who aren't covered by your group plan? Tell them about Short Term Medical.

By letting your employees know about Short Term Medical, you:

- Provide a valued service for your employees
- Build goodwill
- Reduce your insurance administration costs
- Avoid administrative hassles – your Assurant Health agent provides complete and efficient service, answers employee questions and issues the policies



## Many of your employees can benefit from Short Term Medical

Employees who may not be eligible for your group plan often need coverage only for a short period of time. Short Term Medical can provide them with temporary health insurance during gaps in coverage. Assurant Health Short Term Medical insurance works well for:

- New employees waiting for group plan enrollment
- Exiting employees who are healthy and looking for affordable temporary insurance
- Employees with dependents who are no longer eligible for coverage under the company's group plan (e.g., a son or daughter who exceeds age limitations under the company health plan)
- Seasonal and temporary employees
- Laid off employees

## Great features available with Short Term Medical

Assurant Health Short Term Medical policies include the following features and benefits:

- \$2 million lifetime maximum per benefit period
- Choice of deductibles: \$1,000, \$2,500, \$3,500 or \$5,000 (only one deductible must be satisfied for all covered family members)
- Coinsurance options: 100%/0%, 80%/20% or 50%/50%
- Prescription drug coverage with no separate deductible
- Issue age of 30 days to 64 years, 11 months
- 30 to 180 days of coverage
- Choice of payment methods: MasterCard, VISA, check or automatic debit from checking or savings
- Convenient payment terms: single payment or “pay as you go” monthly payment option
- HSA compatible

## Exclusions

**Assurant Health’s Short Term Medical policies do not cover:** pre-existing conditions (conditions that exist prior to application for a policy\* – including those not inquired about on the application); dental or optical treatments; routine physical exams; normal pregnancy or childbirth; well-child care; intercollegiate sports injuries; expenses incurred outside the United States, its possessions, territories or Canada. **Other exclusions are listed in detail in the policy.**

*\*Definition varies by state and/or plan chosen.*

*Not available in CT, MA, NM, NJ, NY, VT and WV*



# ASSURANT Health®

**Assurant Health**  
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## *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 to people nationwide. Each underwriting company is financially responsible for its own insurance products. Primary products include individual medical, small group and short-term 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](http://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.

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 approximately \$26 billion in assets and \$8 billion in annual revenue. Assurant has approximately 14,000 employees worldwide and is headquartered in New York's financial district. [www.assurant.com](http://www.assurant.com) is [assurant.com](http://assurant.com).

Short-term, limited duration plans are not subject to certain parts of Federal health care reform, including the parts related to lifetime limits, dependent coverage, preventive care, and pre-existing conditions. Unless prohibited by state law, these contractual provisions will apply to all customers, including the pre-existing condition exclusion for those under the age of 19.

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