



During transitions, you can't afford to go without coverage!

HealthSaver is perfect for anyone on a tight budget who may also be:

- Between jobs
- Waiting for employer benefits
- Temporarily or seasonally employed
- Newly independent

Until your situation changes, take advantage of these HealthSaver options:

- Choose network doctors and hospitals for a 20-35% discount
- Access doctors — *at a lower cost* — 24/7 through TelaDoc™
- Visit walk-in retail health clinics to save time and money
- Select the optional Dental-Vision Discount Plan*

Premium refunds — we stand behind our products!

If you aren't completely satisfied with HealthSaver, you may return the policy and ID cards within 10 days of delivery and receive a premium refund, no questions asked. The one-time application fee is not refundable. After 10 days, premiums are not refundable.

*The Dental-Vision Discount Plan is not insurance.

For more information or to apply online, contact:



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.

Colorado law requires carriers to make available a Colorado Health Benefit Plan Description Form, which is intended to facilitate comparison of health plans. The form must be provided automatically within three (3) business days to a potential policyholder who has expressed interest in a particular plan or who has selected the plan as a finalist from which the ultimate selection will be made. The carrier also must provide the form, upon oral or written request, within three (3) business days, to any person who is interested in coverage under or who is covered by a health benefit plan of the carrier.

We maintain an access plan for each network offered in Colorado. The access plan includes information regarding availability and accessibility of participating providers and our method of informing you of the plan's services and features. The access plan is available upon request by contacting us at 800-800-5453.

This brochure provides a brief description of the important features of this plan. State-mandated benefits, if applicable, are incorporated in your policy. For a complete listing of benefits, limitations and exclusions, please see the coverage documents.



ASSURANT
Health®

COLORADO

Assurant. On your terms.™

HealthSaver® Limited-Benefit Plan

Affordable Temporary Coverage



As you look ahead —
you need the **right plan**

Time Insurance Company

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

Choose **HealthSaver**[®] for affordable, temporary health insurance while you wait for brighter days.

You don't have to risk going without health insurance coverage — whether you're unemployed or on a tight budget. Especially since an illness or accident can occur anytime.

HealthSaver[®] Limited-Benefit short term insurance covers you for up to 6 months and gives you:

- A quick and easy way to access health care at an extremely affordable price
- A smart, affordable and safe solution for health insurance until you can enroll in permanent coverage

And, you can easily apply online and receive coverage as early as the next day! Contact your agent for more details.

A HealthSaver Limited-Benefit plan may not be right for everyone. Be sure to check out the specific benefits and limitations in this brochure so you'll know if HealthSaver is right for you. If you need more coverage, ask your agent about Assurant Health's Short Term Medical plan.

HealthSaver is not available in CT, FL, HI, ID, KY, MA, MD, ME, NJ, NY, VT or WA.

Get protection with these HealthSaver Benefits

While HealthSaver offers limited benefits to make it more affordable, it still provides quality coverage and includes many valuable features not available with most limited-benefit plans. You'll get inpatient and outpatient benefits and your choice of doctors and hospitals. And if you use network doctors and hospitals, you'll save money. **Check out the benefits included with HealthSaver:**

PLAN FEATURES

Doctor Visits	<ul style="list-style-type: none"> • Covered for unexpected illnesses and accidents (subject to deductible and coinsurance) • You may keep your own doctors • Discounts for using network doctors — on average 20-35% savings
Hospital Benefits	<ul style="list-style-type: none"> • \$500 access fee per inpatient hospital stay • After access fee,* services are subject to deductible and coinsurance • Discounts for using network facilities — on average 20-35% savings
Emergency Room Care	<ul style="list-style-type: none"> • \$150 access fee per emergency room visit — waived if admitted to the hospital • After access fee,* services are subject to deductible and coinsurance
Ambulance	<ul style="list-style-type: none"> • Service to nearest hospital able to treat condition
Outpatient Services	<ul style="list-style-type: none"> • \$500 access fee per outpatient surgery • \$2,000 maximum per benefit period • After access fee,* services are subject to deductible and coinsurance
X-ray and Laboratory	<ul style="list-style-type: none"> • Covered (subject to deductible and coinsurance)
Deductible (The amount you must pay before Assurant Health pays any benefits.)	<ul style="list-style-type: none"> • \$1,000, \$2,500, \$5,000 or \$7,500 • For plans with deductibles of \$2,500 or more, only one deductible must be satisfied for all covered family members
Coinsurance (Assurant Health's portion/your portion of the first \$20,000 in medical bills after you meet your deductible and any applicable copays.)	<ul style="list-style-type: none"> • 50%/50% or 80%/20%
Lifetime Maximum (Maximum amount your plan will pay toward medical bills per covered person.)	<ul style="list-style-type: none"> • \$100,000

* Access fees are listed as copays in the policy.

Know What's Not Covered

- Treatment of a pre-existing condition, including those not inquired about on the enrollment form
- Routine care, examinations, or immunizations
- Illness or injury that is self-inflicted or caused while engaged in a felony, under the influence of an illegal substance, driving under the influence, in military service, in a hazardous occupation or activity for which compensation is received, or intercollegiate sports
- Vision or dental treatments, foot care, or orthotics
- Maternity, genetics, or fertility treatment or testing
- Custodial care or private nursing
- Cosmetic, experimental, investigational, or not medically necessary treatment
- Treatment of mental illness or substance abuse
- Expenses incurred outside the United States, its possessions, and Canada
- A pre-existing condition is a medical condition due to sickness or injury: for which you received medical treatment or advice during the 12-month period immediately prior to your Short Term Medical effective date, regardless of whether the condition was diagnosed or not.