



ASSURANT
Health®

Accident Medical Expense Coverage

Assurant Supplemental Coverage
» *Helps pay medical expenses*



It's a fact of life: accidents happen. And when they happen, accidents can leave you with medical bills you weren't expecting. Even the best health insurance comes with deductibles, coinsurance and other out-of-pocket expenses that can really add up.

With Accident Medical Expense from Assurant Health, you get help paying your out-of-pocket medical expenses so that when an accident happens to you, you can concentrate on getting well.

John's story

John was replacing shingles on his roof when he lost his balance and fell, breaking his ankle as he landed. When he arrived at the nearby hospital, John was diagnosed with an ankle fracture and dislocation. Treatment involved surgery.

After the exams, physician fees, anesthesia, surgery and hospital care, John's medical bills quickly accumulated, totaling \$4,730. Though John's medical insurance covered the expenses, his deductible was \$5,000, which meant he was responsible for the entire \$4,730. He didn't have that much money in savings, but fortunately, he had an Assurant Health Accident Medical Expense plan that would pay up to \$5,000 in medical expenses from an accident after he paid only a \$250 deductible.

Charges toward medical plan deductible (John's responsibility)	\$4,730
John pays Accident Medical Expense deductible	- \$250
Accident Medical Expense plan pays John	\$4,480
John pays just this much of his \$4,730 bill	\$250

Pays expenses other plans don't cover

John paid just **\$36/month*** for Accident Medical Expense coverage, which helped him pay his medical bills.

Presented for illustration only. Claim amounts are based on nationwide claims submitted to Assurant Health.

*Premium rate is based on an Accident Medical Expense plan with a \$5,000 benefit level for an individual in KY.

THIS PLAN PROVIDES LIMITED BENEFITS.

Time Insurance Company

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



Plan for unexpected expenses

With Accident Medical Expense coverage, you get help paying out-of-pocket medical expenses, up to your selected benefit level, in the event of an accident. No matter what sort of medical insurance you have, Accident Medical Expense coverage provides extra security by helping to pay your medical bills when you need help most.

- No waiting period to use your benefits
- No annual or lifetime limits, no matter how many accidents you receive benefits for
- Benefits for accidental death and dismemberment included
- Freedom to use any doctors and hospitals you wish

It's easy to get the help you need with Accident Medical Expense

- **Easy to obtain** – applying is easy, and acceptance is guaranteed
- **Easy to choose** – consider your health plan's deductible and out-of-pocket maximum or select the benefit amount you think will provide the funds you need to pay medical bills after an accident
- **Easy to understand** – if you have an accident, your Accident Medical Expense plan pays your medical bills up to the benefit amount you selected, after you pay just a \$250 deductible
- **Easy to use** – just submit a claim, your medical bills and the explanation of benefits from your medical plan; if you have an Assurant Health medical plan, you do not have to submit the explanation of benefits
- **Easy to keep** – rates are stable and affordable, with one rate for individuals and another for families of any size, and your plan renews automatically each year

Benefits

Benefit levels (maximum benefit paid per accident)	\$2,500; \$5,000; \$7,500 or \$10,000
Deductible per accident	\$250
Covered accidents per calendar year	No limit
Benefit period	First 365 days after the date the accident occurs
Initial treatment period	Initial treatment or evaluation of the accidental injury must occur within the first 7 days after the accident occurs
Accidental death and dismemberment maximum benefit limitation	\$2,500-10,000 per accident for dismemberment and death benefits combined, paid as a percentage of the selected Accident Medical Expense benefit amount

Treatment-specific limitations

Benefits for air or ground ambulance services	Limit of \$300 per accident
Physical medicine	Maximum benefit of \$25 per visit day, up to \$250 per accident
Durable medical equipment and personal medical equipment	Maximum benefit of \$100 per accident

Treatment-specific limitations may vary by state.

Assurant Supplemental Coverage | Accident Medical Expense

Exclusions and limitations

Knowing exactly what your plan does and doesn't provide benefits for is important. Use the following list of what is not eligible for benefits so you know the details. Complete information, which varies by state, is available online.

Exclusions

Claims resulting from or related to sickness, except when such sickness is the direct result of an accidental injury or accidental dismemberment, are not covered under this policy.

In addition, charges directly or indirectly resulting from any of the following are not covered:

- Medical event, treatment, services or supplies for which equal or greater benefits are received from another policy
- Dental treatment except as otherwise covered for a dental injury
- Hernia or heat exhaustion
- Treatment of mental or emotional disorders, alcoholism, substance abuse and drug addiction and drugs and medicines for inpatient or outpatient treatment of such disorders or abuse
- Cosmetic service, treatment that is not medically necessary and experimental or investigational services
- Treatment, services and supplies provided for or by a masseur, masseuse or massage therapist, a rolfer; massage therapy; meditation or relaxation therapy; aromatherapy; holistic therapies; acupuncture, biofeedback, neurotherapy and electrical stimulation

- Services or supplies ordered, directed or performed by a covered person, an immediate family member, an employer of a covered person or a person who ordinarily resides with a covered person
- Treatment incurred outside of the United States, its possessions or Canada
- All prescription and over-the-counter products, drugs or medicines

We will not pay benefits for accidental injury, accidental dismemberment or accidental death directly or indirectly resulting from or related to any of the following:

- War or any act of war, whether declared or undeclared; foreign or domestic acts of terrorism; or participation in military service
- Voluntarily taking, absorbing or inhaling any gas, poison or drugs and voluntary use of alcohol or any controlled substance
- An attempt to commit or participation in an assault or commission of a felony, whether or not charged
- Any hazardous activity, including but not limited to parachute jumping, hang-gliding, bungee jumping, air travel in any vehicle other than a regularly scheduled flight by an airline, racing any motorized or non-motorized vehicle, rock or mountain climbing, spelunking, intercollegiate sports and extreme sports. Also excluded are treatment and services required due to accidental injury received while practicing or preparing for any such activity
- Any hazardous occupation or other activity for which compensation is received in any form, including sponsorship, such as but not limited to operating a taxi or delivery service; participating, instructing or accompanying others in skiing, horse riding, rodeo activities, professional or semi-professional sports; adult sporting competitions at a national or international level and extreme sports. Also excluded are treatment and services required due to accidental injury received while practicing or preparing for any such compensated activity
- Intentionally self-inflicted injury, suicide or attempted suicide

This brochure provides a summary of benefits, limitations and exclusions. In certain states, an outline of coverage is available from the agent or the insurer. Please refer to the outline of coverage 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. Benefits vary by state.

Coverage is renewable to age 75 provided: there is compliance with plan provisions, including dependent eligibility requirements; there has been no discontinuation of the plan or Assurant Health's business operations in this state and/or you have not moved to a state where this plan is not offered.

Assurant Health has the right to change premium rates upon providing appropriate notice.

Accident Medical Expense plans are designed to provide extra benefits in the event of an accident and do not provide comprehensive health (major medical) insurance or satisfy the government's requirements for minimum essential coverage.