



ASSURANT
Health

Addendum to HSA Disclosure Statement and Adoption Agreement for Individual Medical with Assurant Health

The introductory interest rate applies to Health Savings Accounts established with the purchase of a qualified high deductible health plan with an effective date not earlier than August 1, 2005 and not later than March 31, 2006. This addendum modifies the interest provision of your Health Savings Account Disclosure Statement. The interest provision is replaced in its entirety with the following section:

An introductory interest rate of 6% will be paid on your daily account balance for twelve months commencing with the effective date of the qualified high deductible health plan. Interest will be compounded monthly.

At the conclusion of the introductory interest rate period, the interest rate will revert to the following: The Assurant Health HSA custodial account earns interest at the annual rate of 3% on a minimum account balance of \$5,000.00. An account balance of less than \$5,000.00 but at least \$750.00 will earn interest at the rate of 2%. Interest is compounded monthly. We reserve the right to alter the minimum account balance requirements and the interest rates we pay.