



Save 40% or more with a high-deductible group plan for your business.

High-deductible health plans are a popular way for employers to reduce health insurance premiums. See how easy it can be to **save 40% or more** by moving to an Assurant Health high-deductible group plan.*

Here is an example of a five-person group in Michigan that saved 48% on their annual premium.

Deductible	Annual Premium	Annual Savings
\$500	\$49,381	
\$2,500	\$25,623	\$23,758 - 48%

ZIP 48071; Coinsurance 80%/20%



Assurant Health has an array of **premium-saving, high-deductible plans, plus ways to increase their appeal with your employees.**

Share the Savings

To help your employees adjust to higher out-of-pocket costs, you can share some of the premium savings. Assurant Health has a variety of plan options to offset some of the costs, including:

- **Adjusting the Employee Portion of the Premium**
A simple way to offset some of employees' added financial responsibility for the high deductible is to reduce the portion of the premium they pay.
- **Health Reimbursement Arrangements (HRAs)**
An HRA allows employers to design a premium-saving plan and use a portion of the savings to pay for employee medical expenses with tax-free dollars.
- **Health Savings Accounts (HSAs)**
An HSA program combines a qualified health plan with a tax-favored savings account. Now employees can deposit tax-free funds for health care expenses or their retirement.
- **Office Visit Copay**
Employees like the small out-of-pocket costs and the convenience associated with office visit copays.

These days everyone is looking to save more. Let Assurant Health provide you with the savings – while you decide how to use it. For more information:

Not for use in CO, ID and TX

*Savings will vary based on new and current plan designs, location and group characteristics.

Rate is for illustration only and is based on a [4/1/2010] policy effective date for [Oakland County, MI 48071] [5-life census] [age—various] [500 and 2500] [80%] [2500] [standard risk class] [Real Choices II].

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