

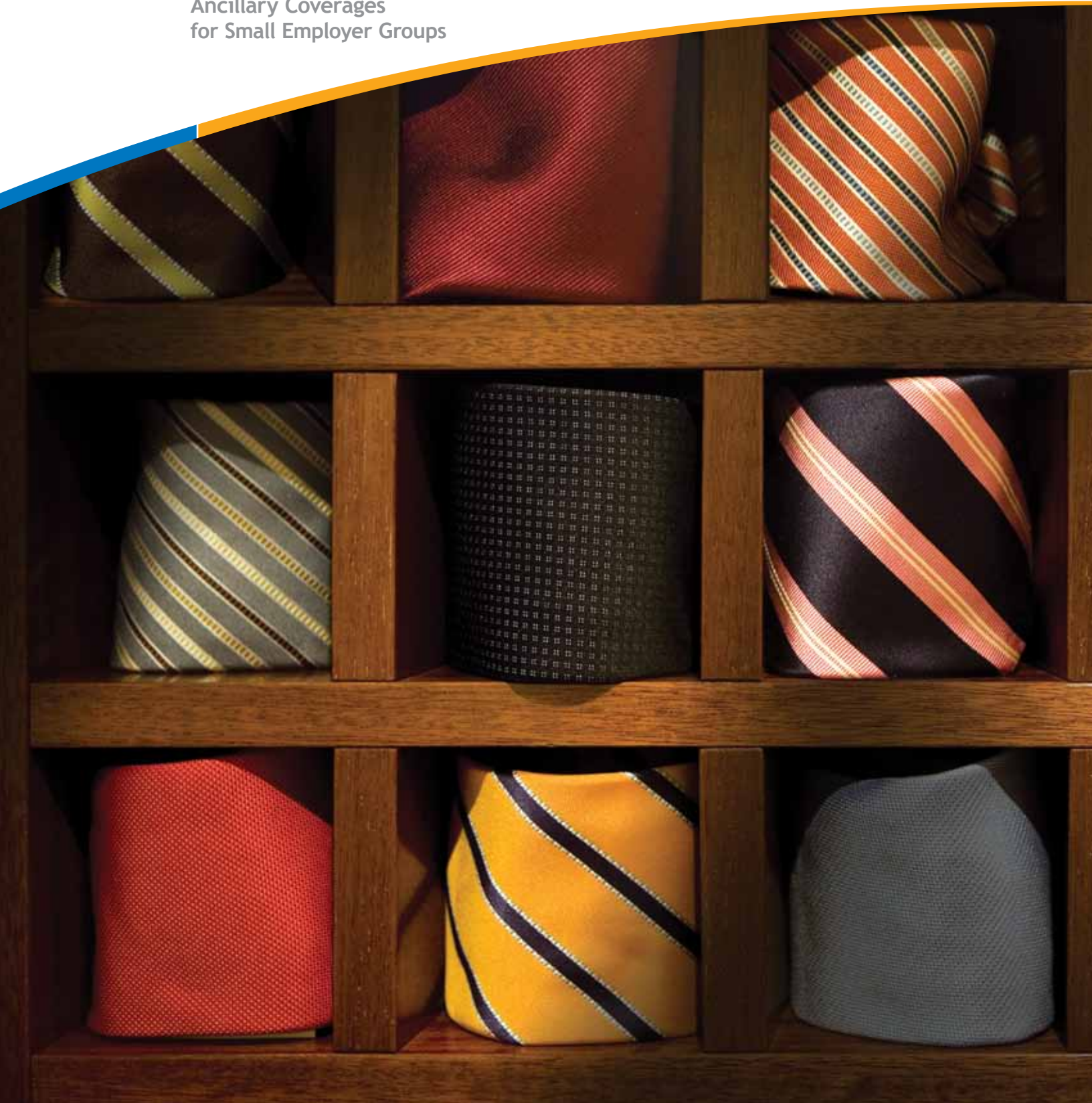


ASSURANT
Health®

Assurant. On your terms.®

Real Choices® Dental, Life and Short Term Disability Insurance

Ancillary Coverages
for Small Employer Groups



Real Choices[®] from Assurant Health

Dental, Life and Disability Coverage

It's no secret that employee benefit programs are highly valued by employees. Dental, life and short term disability insurance are popular and have significant importance when you're trying to attract new employees and retain quality employees.

Assurant Health offers savings to those adding dental, life and/or short term disability. Ancillary premium is discounted when purchased with Real Choices medical coverage.

- **20% savings** for adding one ancillary product
- **24% savings** for adding two ancillary products
- **30% savings** for adding all three ancillary products

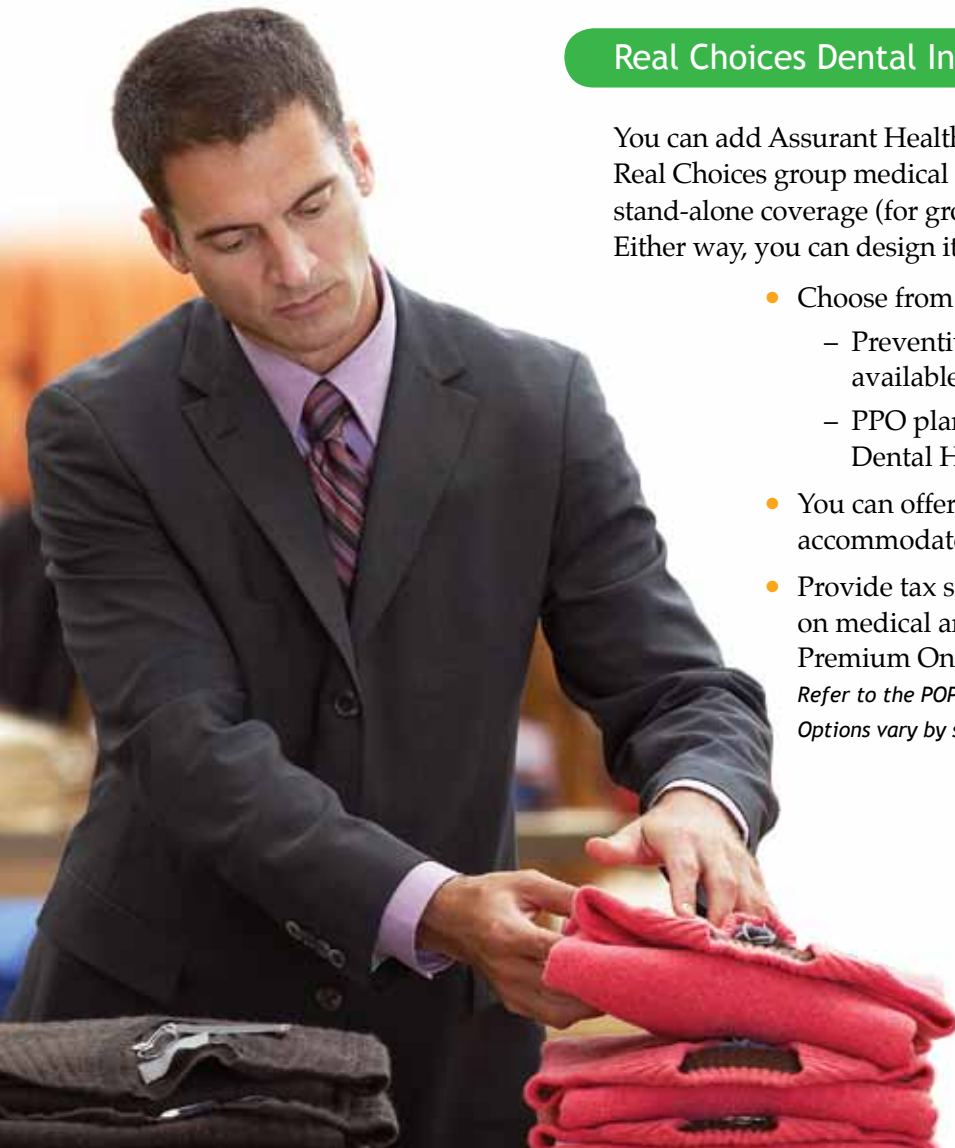
Real Choices Dental Insurance

You can add Assurant Health's Real Choices Dental insurance to your Real Choices group medical insurance plan or you can provide it as stand-alone coverage (for groups of three or more covered employees). Either way, you can design it to meet your employees' needs.

- Choose from three PPO plans and three indemnity plans.
 - Preventive services with no deductible are available on all plans.
 - PPO plans use the national network, Dental Health Alliance.
- You can offer both a PPO plan and an indemnity plan to accommodate different needs (*Employee Choice Program*).
- Provide tax savings for yourself and your employees on medical and dental premium by using our Premium Only Plan (POP).

*Refer to the POP Brochure for additional information. (Form 50514)
Options vary by state*

* Dental Health Alliance[®] (DHA[®]) is a nationwide dental PPO. The DHA network was created by dentists for dentists and their patients.



DENTAL INSURANCE FEATURES

Benefit Level	PPO I	PPO II	PPO III	Indemnity I	Indemnity II	Indemnity III		
Deductibles*	\$0/\$0 \$50/\$50 \$100/\$100 (network/out-of-network)			\$0, \$50, \$100				
Preventive Services <i>(Deductible waived for network services)</i>	100% network 80% out-of-network	50% network 50% out-of-network	100% network 80% out-of-network	100%	50%	100%		
Basic Services <i>(Paid after deductible)</i>	80% network 60% out-of-network	50% network 50% out-of-network	50% network 50% out-of-network	80%	50%	50%		
Major Services** <i>(Paid after deductible)</i>	50% network 50% out-of-network	50% network 50% out-of-network	Not covered	50%	50%	Not covered		
Annual Maximum	\$500	\$1,000	\$1,500	\$2,000	\$500	\$1,000	\$1,500	\$2,000
Optional Children's Orthodontic Services†	An amount equal to the selected Annual Maximum			Not available			An amount equal to the selected Annual Maximum	Not available
<ul style="list-style-type: none"> Orthodontic Lifetime Maximum <i>(Not part of annual maximum benefit)</i> Orthodontic Coinsurance 	50%	50%	NA	50%	50%	NA		

* Family deductible is 3x the single deductible. ** 12-month waiting period. † Available to employers with 10 or more covered employees – dependent children only.

Description of Covered Services

Preventive Services: Includes exams, routine cleanings, fluoride treatment, space maintainers, routine x-rays and sealants.

Basic Services: Includes fillings, emergency exams, simple extractions, stainless steel crowns, and diagnostic x-rays.

Major Services: Includes bridges, crowns, inlays and onlays, implants, porcelain restoration of anterior teeth, full and partial dentures and nonsurgical temporomandibular joint (TMJ). The maximum lifetime benefit for TMJ treatment is \$1,000.

Orthodontic Services: Includes x-rays, diagnostic casts and orthodontic appliances.

Premier Dental Option

Real Choices Premier Dental plans reclassify many Major Services as Basic Services (e.g., root canal therapy, periodontal scaling, surgical extraction) which are paid at a higher benefit percentage. Premier benefits are available with PPO and Indemnity Dental I and III plans.

Participation Requirements

If dental coverage is selected along with a medical plan, the dental participation requirements are the same as for medical.

If selecting stand-alone dental, the requirements are as follows:

- If the employer pays 100% of the premium, all employees without a valid waiver must participate.
- For all other groups, participation requirements are: 100% after waivers for 4 or fewer employees; 75% after waivers for 5+ employees.
- Coverage by a spouse's comprehensive employer dental plan constitutes a valid waiver.

Orthodontic Availability

Orthodontia coverage is available for dependent children on plans I and II. There must be at least 10 covered employees.



Waiting Periods

Groups with 10 or more covered employees will have the 12-month waiting period waived on major dental services (except for late enrollees). Basic services for groups with 10 or more covered employees are covered immediately, including enrollees. For other new groups, the following conditions apply.

For groups with nine or fewer enrolling:

- If a group is replacing prior dental coverage within 31 days, basic and major services are covered immediately.
- If a group is not replacing prior dental coverage, basic services are covered immediately and major services are covered after a 12-month waiting period.
- Late enrollees are subject to a 12-month waiting period on basic services and a 24-month waiting period on major services, regardless of whether the employee is replacing prior dental coverage.

Dental Takeover Information

When Real Choices Dental coverage replaces an existing group dental plan, employees covered by the prior plan will receive takeover benefits as follows:

Waiting Period for Major Dental Services

The waiting period for major services is waived if the previous dental carrier also provided coverage for major services.

Deductible

Any deductible amount incurred under the previous plan during the current calendar year is used toward satisfying the new Real Choices Dental insurance deductible. To receive the deductible credit, written documentation of prior expenses must be submitted at the time of enrollment.

Paid Benefits

Paid benefits applied to the maximum benefit amounts of the prior plan are also applied to the maximum benefit amount under the Real Choices Dental plan.

Orthodontic Treatments

Orthodontic treatment that began under the prior plan and continues under the Real Choices Dental plan will be considered for takeover if both plans include coverage for orthodontic treatment. If bands or other appliances were inserted while the employee was covered under the prior plan, then the employee will receive the lesser of the Real Choices Dental maximum benefit or the prior plan's maximum benefit. Any benefits payable under the Real Choices Dental plan are reduced by the amount paid under the prior plan.

Real Choices Life Insurance

Life insurance enhances your employees' benefit package. When included, each employee receives a base amount of life insurance that is dependent on the Real Choices medical plan chosen:

Real Choices	I	II
Base Amount	\$30,000	\$20,000

- The first \$30,000 is guaranteed issue.
- You can add to the base amount in \$5,000 increments up to a maximum of \$500,000.
- A paramedical exam is required for any employee applying for \$100,000 or more in coverage.
- Life insurance can also be added for spouse and/or dependents. For a spouse under 65, choose from three amounts – \$10,000, \$20,000 or \$30,000. For children from six months to 25 years of age, \$10,000 in coverage is included with any of the three spousal amounts.
- Life insurance is available as an option to employees waiving medical coverage.

Rates are based on each employee's age and can be affected by his or her health if applying for more than \$30,000.

Accidental Death and Dismemberment Insurance

Employees automatically receive the same amount of Accidental Death and Dismemberment insurance (AD&D) as life insurance.

Benefit Change at Age 70

Life insurance coverage for employees is reduced beginning at age 70.

Real Choices Short Term Disability Insurance

You can complement your medical plan by providing employees with short term disability insurance. Benefits begin on the first day due to an accident and the eighth day due to illness. Benefits are paid for a maximum of 26 weeks.

Fixed Benefit Plan

You can select a fixed benefit for employees, ranging from \$50 to \$1,000 per week. Disability benefits cannot exceed 66% of an employee's average weekly salary.

Salary Based Plan

A salary based plan covers 66% of an employee's weekly base pay up to a weekly maximum of \$1,000.

Dental Insurance Exclusions

No benefits are provided for the following:

- Alteration or restoration of occlusion
- Appliances, inlays, crowns, etc. which are used primarily for splinting
- Charges for completion of claim forms or missed appointments
- Charges payable by Medicare
- Cosmetic treatment
- Educational procedures
- Hospital or facility charges for room and board, supplies or x-rays prior to oral surgery
- Laboratory-prepared restorations on teeth which may be restored with amalgam or composite resin filling
- Orthodontic treatment (unless coverage is shown in the schedule of the certificate)
- Personal supplies or equipment, including water pick instruments, toothbrushes or floss
- Replacement of lost or stolen appliances
- Replacement of teeth missing on or prior to the effective date
- Treatment covered under any other plan sponsored by the participating employer
- Treatment for jaw fractures
- Treatment provided by an immediate family member, the participating employers or one of their employees
- Treatment relating to the change or maintenance of vertical dimension, bite registration or bite analysis
- Treatment which is not dentally necessary or is experimental

Life Insurance Exclusions

Life insurance benefits are not provided for death due to:

- War or an act of war, declared or undeclared
- Participation in the military service of any country
- Commission of a felony
- Participation in a riot, rebellion or insurrection
- Suicide, whether sane or insane

Short Term Disability Exclusions

Short term disability benefits are not provided in the following situations:

- If the covered person has a pre-existing condition
- If the covered person receives other disability payments such as Social Security or sick leave programs; the amount payable is reduced by the amount received from other sources, but is not reduced below \$50 per week
- If the covered person is not under the direct care of a health care practitioner
- If the covered person is engaged in any work for remuneration or profit
- If the covered person is receiving Workers' Compensation benefits
- Voluntary participation in an assault, felony, insurrection or riot
- Any act of war, declared or undeclared
- Self-inflicted injury
- Cosmetic surgery
- Treatment or care for mental illness or nervous disorders
- Organ donation if it occurs within the first 12 months after effective date
- Sickness or injury suffered because the covered person was under the influence of alcohol or drugs, unless the drugs were taken as instructed by a physician
- For disability that is treated outside the territorial limits of the United States

This brochure provides summary information. Please refer to the State Variation for state-specific differences. Please refer to the insurance policy for a complete listing of benefits, exclusions and terms of coverage.



ASSURANT
Health

For more information, or to apply for coverage,
contact your insurance agent.

Assurant Health
501 W. 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 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 Web site is www.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. Its four key businesses — Assurant Employee Benefits, Assurant Health, Assurant Solutions and Assurant Specialty Property — have partnered with clients who are leaders in their industries and have built leadership positions in a number of specialty insurance market segments worldwide.

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 more than \$25 billion in assets and \$8 billion in annual revenue. Assurant has approximately 15,000 employees worldwide and is headquartered in New York's financial district. The Assurant Web site is www.assurant.com.

Dental is TGM.DNT.GE for Time Insurance Company and JGM.DNT.GE for John Alden Life Insurance Company
Life is TGM.LIF.GE for Time Insurance Company and JGM.LIF.GE for John Alden Life Insurance Company
STD is TGM.STD.GE for Time Insurance Company and JGM.STD.GE for John Alden Life Insurance Company

This is a general summary. The certificate of group insurance provides complete details on benefits, limitations and exclusions.

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