



When offering medical coverage to a small group, **ONE can be a lonely number.**



Employee Choice — Assurant Health’s small group medical portfolio, *Real Choices*®, lives up to its name. You can offer more than one plan to employees in the same group.† Employee Choice also easily accommodates groups with multiple business locations.††

Employee Choice offers two options: Network Choice and Plan Choice.

- **Network Choice** — for groups of two or more. This option provides employees with a choice of networks or it enables a group to accommodate those employees who live outside the state or primary PPO area.
- **Plan Choice** — employers can offer more than one medical or dental plan to employees. Unique needs and situations are easier to satisfy.

Summary of Plan Choice Options

The chart below shows a brief summary of Employee Choice options that are available when choosing a *Real Choices I* or *Real Choices II* small group medical plan.

| Options | 3-24 Employees | 25+ Employees | HRA/HSA Plans* |
|--|---|---|--|
| <i>Multiple Medical Plan Offerings</i> | Two | Three | Two |
| <i>Different Deductibles</i> | Yes. Choices are limited to two deductibles on either side of main plan’s deductible. | Yes. Choices are limited to two deductibles on either side of main plan’s deductible. | There are no deductible restrictions when at least one plan is an HSA. |
| <i>Different Lifetime Maximum, ER Copay**</i> | Yes | Yes | Yes |
| <i>Different Preventive Benefit, ** Prescription Drug Copays, Diagnostic Imaging and Lab Benefit, Accident Medical Expense Benefit</i> | Yes | Yes | Yes |
| <i>Different Maternity Benefit</i> | No. All must be the same. | No. All must be the same. | No. All must be the same. |

There should no longer be one choice for employers and employees – not with the refreshing alternatives from Assurant Health’s Employee Choice!

† Employee Choice is not available with all network options.

†† Multilocation groups require a minimum of three employees at each location.

* Two employees minimum. ** Benefits can vary if one plan is *Real Choices I* and second plan is *Real Choices II*.

This form is for use in conjunction with the *Real Choices* product brochures. This is summary information. For a complete listing of benefits, limitations, and exclusions, please contact Assurant Health or your agent.

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