



ASSURANT
Health®

Assurant. On your terms.™

OREGON

Short Term Medical

*Temporary Insurance for
Gaps in Health Coverage*

- ▶ BETWEEN JOBS
- ▶ WAITING FOR
EMPLOYER BENEFITS
- ▶ TEMPORARY OR
SEASONAL EMPLOYEES
- ▶ NEWLY INDEPENDENT





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Choose the protection of Short Term Major Medical for gaps in health insurance.

Unexpected illnesses and accidents happen every day, and the resulting medical bills can be disastrous.

Until you enroll in permanent coverage, safeguard your financial future with Short Term Medical (STM) temporary insurance. It provides the peace of mind and health care access you need at a price you can afford.

You can depend on Short Term Medical. Assurant Health has been in the insurance business since 1892 and we were the first provider of temporary insurance in 1973. We've remained a national leader in STM insurance ever since.

Access to the health care you need with Short Term Medical:

- Coverage as soon as the next day.
- You may keep your own doctors.
- Access doctors 24/7/365 — from your phone! TelaDoc® service available for STM insureds.

During Transitions, You Can't Afford to Go Without Coverage



BETWEEN JOBS

If you're between jobs, consider Short Term Medical. For about half the cost of COBRA*, Short Term Medical offers next-day coverage.



WAITING FOR EMPLOYER BENEFITS

New employers often impose a waiting period before you're eligible for health benefits. With Short Term Medical, you stay insured and can choose the length of your plan.



TEMPORARY OR SEASONAL EMPLOYEES

When your employment schedule is unpredictable, it's hard to maintain health coverage. Short Term Medical offers flexible coverage options to suit your situation.



NEWLY INDEPENDENT

Young adults and recent graduates may no longer be eligible for health insurance through a student plan or their parents' plan. Short Term Medical insurance is an affordable way to fill the gap until you can secure permanent insurance.

** Short Term Medical insurance is often a lower-cost alternative to COBRA. However, if you purchase Short Term Medical rather than maintaining COBRA coverage, you may give up your rights to coverage for pre-existing conditions or guaranteed health insurance in the future.*

Short Term — For What You Value

When you design your plan, you'll like the generous benefits—benefits you truly value—Assurant Health Short Term Medical plans contain. **More details will appear in your welcome packet.**

PLAN FEATURES

Doctor Visits	<ul style="list-style-type: none"> Covered for unexpected illness and injury <i>(subject to deductible and coinsurance)</i> You may keep your own doctors Discounts for using network doctors – on average 20-35% savings
Hospital Benefits	<ul style="list-style-type: none"> Inpatient and outpatient services covered <i>(subject to deductible and coinsurance)</i> Discounts for using network facilities – on average 20-35% savings
Emergency Room Care	Covered <i>(subject to deductible and coinsurance)</i>
Ambulance	Service to nearest hospital able to treat condition
Outpatient Services	Covered <i>(subject to deductible and coinsurance)</i>
Prescription Drug Benefits	Covered <i>(subject to deductible and coinsurance)</i>
X-ray and Laboratory	Covered <i>(subject to deductible and coinsurance)</i>
Transplant Benefits	\$100,000 including up to \$10,000 in donor expenses
Deductible Choices <i>(The amount you must pay before Assurant Health pays any benefits.)</i>	<ul style="list-style-type: none"> \$500, \$1,000, or \$2,500. Ask your agent about additional deductibles of \$250, or \$3,500. For plans with deductibles of \$500 or more, only one deductible must be satisfied for all covered family members
Coinsurance <i>(Assurant Health's portion/your portion of the first \$10,000 in medical bills after you meet your deductible.)</i>	80%/20%. Ask your agent about coinsurance for 50%/50% and 100%/0%.
Lifetime Maximum <i>(Maximum amount your plan will pay toward medical bills per covered person.)</i>	\$2 million

Know What's Not Covered:

• Treatment of a pre-existing condition, including those not inquired about on the enrollment form • Routine care, examinations, or immunizations
 • Illness or injury that is self-inflicted or caused while engaged in a felony, under the influence of an illegal substance, driving under the influence, in military service, in a hazardous occupation or activity for which compensation is received, Intercollegiate sports • Vision or dental treatments, foot care, or orthotics • Maternity, genetics, or fertility treatment or testing • Custodial care or private nursing • Cosmetic, experimental, investigational, or not medically necessary treatment • Treatment of mental illness or substance abuse • Expenses incurred outside the United States, its possessions, and Canada

Premium Refunds — No Questions Asked: If you aren't completely satisfied with your Short Term Medical plan, you may return the policy and ID cards within 10 days of delivery and receive a premium refund, no questions asked (the one-time application fee is not refundable). After 10 days, premiums are not refundable.


Follow These Four Easy Steps to Enroll:

1 Determine Whom to Cover

For your temporary health insurance needs, you may insure you, your spouse and/or your dependent children. For anyone with a pre-existing condition, our individual medical plans or COBRA may be a better coverage option.

2 Verify Eligibility

Each person must be between the age of 30 days and 64 years, 11 months. To be considered dependents, your children must be younger than 18, or 24 if full-time students.

Look at the health questions next to the  symbol on the enrollment form. You will not be eligible for Short Term Medical coverage if you answer “yes” to any health question.

Short Term Medical plans provide coverage for unexpected illnesses and injuries, meaning they do not cover pre-existing conditions. A pre-existing condition is a medical condition due to sickness or injury

- for which you received medical treatment or advice during the five-year period immediately prior to your Short Term Medical effective date, regardless of whether the condition was diagnosed or not; or
- that produced signs or symptoms within the five-year period immediately prior to your Short Term Medical effective date. The signs or symptoms either must have allowed one knowledgeable in medicine to diagnose the disorder or would have compelled a reasonable person to seek diagnosis or treatment.

If you have a pre-existing condition, treatment for that condition will be excluded from your Short Term Medical plan.

3 Design Your Plan

Your plan design is based on the following choices:

Deductible

A low deductible results in a higher premium, while a higher deductible will lower your premium, but also result in more out-of-pocket expense.

Coinsurance

Coinsurance is the percent of medical expenses Assurant Health and you pay after your deductible is satisfied. You are responsible for your deductible plus a portion of the next \$10,000 in covered expenses. After that, we pay 100% of covered charges to the lifetime maximum of \$2 million.

Length of Coverage

STM is flexible enough to cover you from one month (30 days) up to six months (180 days).

Payment Options

You have two payment options. If you want flexibility, select MONTHLY PAY to pay as you go. If you want to **save 20%, choose the SINGLE PAY option** and make a one-time, up-front payment. Refunds are not available after the 10-day free look with this option. Both options require payment when you enroll, regardless of your effective date. Your welcome packet will provide the specifics on all payment details.

Here's an example of how much you would pay in premium, deductible, and coinsurance if you broke your leg and required \$15,000 in medical treatment.

IF YOU CHOSE	YOU WOULD PAY	ASSURANT HEALTH WOULD PAY
<ul style="list-style-type: none">\$1,000 deductible80/20 coinsurance <i>Nationwide average premium for a 33-year-old is \$86.57 per month.</i>	\$3,000 (\$1,000 deductible + \$2,000 coinsurance [20% of the next \$10,000])	\$12,000
<ul style="list-style-type: none">\$2,500 deductible80/20 coinsurance <i>Nationwide average premium for a 33-year-old is \$67.33 per month.</i>	\$4,500 (\$2,500 deductible + \$2,000 coinsurance [20% of the next \$10,000])	\$10,500

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Calculate Your Premium and Complete the Enrollment Form

Rates shown are for one month (30 days) and are subject to change.

SINGLE PAY AND MONTHLY PAY RATES*						
AGE	DEDUCTIBLE CHOICE (with 80%/20% coinsurance)					
	\$500		\$1,000		\$2,500	
	SINGLE*	MONTHLY	SINGLE	MONTHLY	SINGLE	MONTHLY
0-14	82.22	105.24	70.88	90.72	53.87	68.95
15-19	107.73	137.89	87.89	112.49	70.88	90.72
20-24	96.39	123.38	85.05	108.86	62.37	79.83
25-29	95.82	122.65	78.25	100.15	55.00	70.40
30-34	107.73	137.89	76.55	97.98	59.54	76.20
35-39	128.14	164.02	96.39	123.38	68.04	87.09
40-44	142.32	182.17	113.97	145.88	82.22	105.24
45-49	167.83	214.82	142.32	182.17	99.23	127.01
50-54	227.93	291.76	190.51	243.86	142.32	182.17
55-59	310.15	396.99	250.61	320.79	184.84	236.60
60-64	487.05	623.43	401.44	513.84	287.47	367.96
DEPENDENT CHILD RATES (per child)						
PER CHILD	51.03	65.32	45.36	58.06	28.35	36.29

* Choose single payment (full payment at enrollment) and save 20%. Choose monthly payment if you wish to pay as you go.

PREMIUM CALCULATION	
1. RATE A) Policyholder Rate B) Spouse Rate C) Multiply dependent child rate by number of children and enter total SUBTOTAL	 + + =
2. SINGLE-PAY RATE <i>(For monthly pay, skip to step 3)</i> Multiply by number of months you need coverage (maximum 6 months) SUBTOTAL	 x =
3. APPLICATION FEE (one-time) TOTAL DUE	+ \$25.00 =

Effective Date of Coverage

Your coverage will begin at 12:01 a.m. on your approved effective date as long as your enrollment form is complete, meets the requirements for acceptance, and includes the initial premium. Your requested effective date must fall within 45 days of the date you signed the enrollment form.

Additional Information

- Please be sure that you have answered all questions on the enrollment form, signed where needed, and enclosed your payment.
- If you become injured or ill while your plan is in force, your benefits may be extended at no additional cost for up to 12 months if you are hospitalized. If you have a non-disabling condition, you can receive up to \$1,000 in benefits at no additional cost for up to 60 days.
- When your plan expires, you can apply for another plan. The new plan will not provide benefits for any condition or symptom that began during the previous plan.

You'll get more details soon. Your welcome packet will contain your insurance card and coverage details, as well as information on payment details, networks and more!



For more information, or for help applying for coverage,
contact your insurance agent.



ASSURANT
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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 for almost one million people nationwide. Each underwriting company is financially responsible for its own insurance products. Primary products include individual medical, small group, short-term and student health insurance products, as well as non-insurance products and consumer-choice products such as Health Savings Accounts and Health Reimbursement Arrangements. With almost 3,000 employees, 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 selected international 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 more than 14,000 employees worldwide and is headquartered in New York's financial district. The Assurant Web site is www.assurant.com.

www.assuranthealth.com

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This brochure provides a brief description of the important features of this plan. State-mandated benefits, if applicable, are incorporated in your policy.

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