



ASSURANT
Health

Assurant Health
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This brochure is designed to provide general information regarding the subject matter covered. Assurant Health and its affiliates are not engaged in rendering tax advice. Clients should contact a qualified tax professional for tax advice. References are to federal tax laws. State tax laws may differ. Federal and state tax laws are subject to change.

Fortis Insurance Company reserves the right to charge an administrative fee in the future.

About Assurant Health

In business since 1892, Assurant Health provides health insurance coverage for more than one million people nationwide. Assurant Health develops and provides a wide range of individual medical, small group, short term and student health insurance products, as well as non-insurance products. Assurant Health also provides consumer-choice products such as Health Savings Accounts and Health Reimbursement Arrangements. With almost 3,000 employees, Assurant Health is headquartered in Milwaukee, Wis., and has operations offices in Minnesota, Idaho, and Florida, as well as sales offices across the country. Assurant Health products are underwritten and issued by Fortis Insurance Company, John Alden Life Insurance Company and Fortis Benefits Insurance Company. The Assurant Health Web site is www.assuranthealth.com.

Assurant Health is part of Assurant, which offers specialized insurance products and related services in North America and selected other markets.

Its four key business units – Assurant Employee Benefits; Assurant Health; Assurant Preneed; and Assurant Solutions – have partnered with clients who are leaders in their industries and have built leadership positions in a number of specialty market segments and in the U.S. and selected international markets.

Assurant is traded on the New York Stock Exchange under the symbol AIZ. The Assurant Web site is www.assurant.com.

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Health Savings Account (HSA)

*Save Premium,
Reduce Taxes,
Build Tax-Favored Savings*



Time
Insurance

The right blend of tax-advantaged savings and health insurance – the extra funds help perk up your day – the security lets you sleep at night.

With a Fortis Insurance Company Health Savings Account (HSA) and Plan, you get more than complete major medical coverage – you get **premium savings** and **tax advantages**¹ that translate into extra money in your pocket.

Invest those extra funds in your HSA, and they're **tax deductible**. Let your funds gain interest, and it's **tax free**. Withdraw the funds to pay for qualified expenses (like medical expenses, eyeglasses, braces and long-term care insurance premiums), and they're **tax free**. Leave your funds in your HSA and **it works like an IRA – only better**. Keep reading to see the many benefits of an HSA, and learn how easy it is to start and maintain this unique tax-favored account.

First, let's see what you could save.

	Typical Family Plan <i>Three times single deductible: \$1,000</i>	HSA Plan <i>Common family deductible: \$5,200</i>
Coinsurance	80%/20% (doctor office copay)	100%
Premium paid	\$6,720	\$3,016
Your share of medical care expenses (\$1,500 claim)	\$1,000 for deductibles, \$100 for coinsurance, \$550 for other non-covered medical expenses + \$1,650	\$1,500 for medical expenses and \$550 for dental/eyewear expenses + \$2,050
Expenses subtotal	= \$8,370	= \$5,066
Tax savings on HSA deposits <i>(Assumes a 28% tax bracket on deposit of \$5,200, the maximum contribution allowed with a \$5,200 deductible)</i>	\$0	\$1,456
Net expenses (out-of-pocket minus savings)	\$8,370	\$3,610
Total net savings with HSA Plan		= \$4,760

Note: If you are self-employed, you can deduct your premium.

Fortis Insurance Company HSA Plan – Savings and Insurance in One



This example is based on the average health insurance premium of an individual with a family of four living in a metropolitan area, covered medical expenses totaling \$1,500, and \$550 in expenses for dental care, contacts and eyeglasses. Health insurance premiums vary substantially based on age, geographic location and other variables. Federal tax savings calculations assume that contributions are deducted from federal taxes. Withdrawals for non-qualified expenses prior to the age of Medicare eligibility are subject to a 10% penalty by the IRS.

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² Your rate may vary. Many states allow for state tax deductions on HSAs.

With the HSA you still have a \$3,150 balance in your account

The Savings Account

A Health Savings Account (HSA) gives you an advantage in saving for future health care expenses. Authorized by federal legislation, HSAs have been called the “medical IRA” because they offer tax advantages on contributions, interest and qualified withdrawals.¹

If you have a qualified high deductible medical plan such as the One Deductible Plan, you can use an HSA to get:

- **Greater control over your health care dollars.** You withdraw your funds when you need them. Withdrawals are tax free and penalty free when made for qualified expenses.
- **Funds for a broader range of health care services.**
 - Pay for covered medical expenses that apply toward your deductible.
 - Pay for qualified medical expenses that your health plan doesn’t cover, such as:
 - Contact lenses
 - Dental and orthodontic services
 - Certain types of alternative medicine
 - Long-term care insurance
 - Non-prescription drugs.
- **Tax advantages.** Contributions are tax deductible, and earnings and qualified withdrawals are tax free.¹
- **Advantages in retirement.** At age 65, accumulated funds can also be withdrawn for medical expenses not covered by Medicare – tax free. Funds for non-qualified expenses are subject to income tax.

Here’s how you start and maintain your HSA.

1. Choose an HSA administrator.

If you’re looking for	Then choose the
<ul style="list-style-type: none"> • No administrative, set-up or user fees • An integrated account and plan – administered by one company • Competitive interest rates 	Fortis Insurance Company HSA <i>We’re one of the only companies providing both a health plan and an HSA, allowing for seamless fund disbursement.</i>
<ul style="list-style-type: none"> • Access to a number of online account management features • The convenience of paying for qualified expenses directly from your HSA using checks or a debit card 	HSA Tools <i>HSA Tools offers the most options for accessing your HSA account and managing your HSA funds.</i>

2. Set up your HSA.

Your agent can walk you through the simple process.

3. Make tax-deductible contributions.

With single or family coverage, you can contribute up to 100% of your deductible amount annually. The maximum contribution allowed is either 100% of your deductible or \$2,650 for an individual, \$5,250 for a family – whichever is less.

4. Watch your account grow, tax free.

5. Withdraw funds for qualified expenses, tax free and penalty free, whenever you choose.

The Health Insurance Plan

The HSA/One Deductible Plan is a high deductible health insurance plan, specially designed according to guidelines established by HSA legislation.

With an HSA/One Deductible Plan, you get:

- **One single, integrated deductible** — all covered expenses for all covered persons apply to this one deductible.
- **Significant premium savings** resulting from the high deductible.
- The opportunity to **receive premium discounts at renewal** through the HealthyDiscount feature.³
- **The dependable coverage** of Health Plans for Individuals and Families.
 - Lifetime benefit options up to \$8 million
 - Worldwide coverage, 24 hours-a-day
 - A first-year rate guarantee
 - Prescription drug coverage
 - \$500 wellness benefit (subject to deductible and coinsurance)⁴

And anyone can apply for this health insurance plan, even without the savings account. For more details, ask your agent about the One Deductible Plan.

³ HealthyDiscount is not available in CO, DC, FL, KS, LA, MN, ND, NH, NM, NV, OR, SD, VA and WV.

⁴ The \$500 wellness maximum does not apply to routine Pap smears, mammograms and PSA tests.

Your agent can help you:

- Review the Health Plans for Individuals and Families brochure where you’ll find additional coverage information on all our Health Plans.
- Select plan options, and customize the plan to meet your needs.
- Walk through the application / enrollment process.

	HSA Traditional	HSA PPO	
Lifetime Benefit	\$3 or \$6 Million	\$3 or \$8 Million	
Deductible Options		Network	Non-network
<i>Individual</i>	\$1,100, \$1,600, \$2,100, \$2,600 or \$5,000	\$1,100, \$1,600, \$2,100, \$2,600 or \$5,000	\$500 added to the plan deductible
<i>Family</i>	\$2,200, \$3,200, \$4,200, \$5,200 or \$10,000	\$2,200, \$3,200, \$4,200, \$5,200 or \$10,000	\$1,000 added to the plan deductible
Coinsurance	100%, 80% and 50%	Network	Non-network
		100%	80%
		80%	60%
		50%	30%
		50% (CT, MT + TX)	50% (CT, MT + TX)
Prescription Drugs	Covered the same as any other covered medical service		
Optional Benefits⁵			
Accident Medical Expense	\$300, \$500 or \$1,000 benefit per injury		
Dental and Vision Card	Up to 50% off dental services and up to 60% off eyewear		
Maternity	Covered the same as any other covered medical service		

⁵ Optional benefits are available at an additional cost.

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Assurant Health markets products underwritten by Fortis Insurance Company.