

Assurant Health now and in 2014

Giving you the fast track to sales



For agent use only. Not for distribution to consumers.
Assurant Health is the brand name for products underwritten and
issued by Time Insurance Company.
© 2013 Assurant, Inc. All rights reserved.

Today's focus

- Assurant Health—the right choice
- Change brings opportunity
- Sales solutions for now and later
- Broad portfolio = solutions for everyone

Experience matters

- Part of Assurant, Inc., a Fortune 500 company
- Rated A- (Excellent) by A.M. Best*
- 120 years of experience**
- Health insurance solutions for individuals and small businesses nationwide



* A.M. Best ratings and analysis of Time Insurance Company and John Alden Life Insurance Company, December 2012.

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

Selling solutions for now—and later!

Match the right client to the right plan with these options:

- **Sell Certainty!***
 - Benefits and rates won't change until December 2014
- New 2014 metallic plans
 - Quote and sell January 1 and February 1 effective dates
- Continue selling Assurant Health Access, Assurant Supplemental Coverage and Short Term Medical plans

*As long as clients don't make any plan changes. Available for individual major medical plans effective April 1 through December 28, 2013 in 32 states: AL, AK, AR, AZ, CA, CO, DC, DE, FL, GA, IA, ID, IN, LA, MI, MO, MT, NC, NE, NV, OH, OK, PA, SC, SD, TN, TX, UT, VA, WI, WV and WY.

Tools that make it easy for you

- Industry-leading online technology
- Sales support that's unmatched and understands your market, so you get the help you need navigating health care reform
- Instant issue—your ability to quote, submit and inform clients of approval in minutes for individual medical
- Help after the sale so you can keep focused on selling

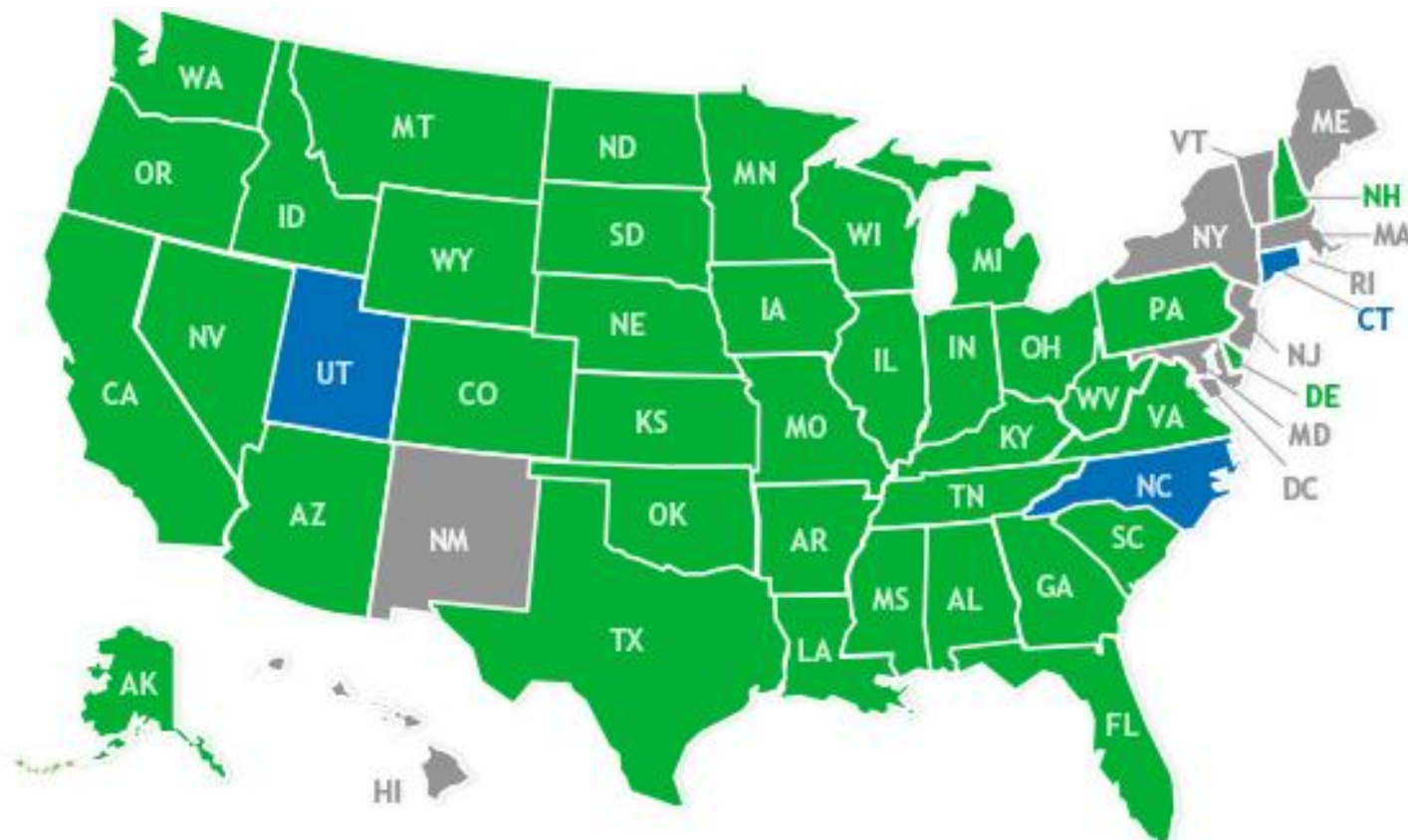
Current plans—comply with applicable ACA requirements

- Unlimited lifetime maximum
- Dependents covered up to age 26
- Preventive services recommended under ACA, including women's health services
- Subject to medical loss ratio (MLR)



How you'll do business

- Online quote; electronic application and submission
- Online quote; paper application and submission
- Not offering 2014 Assurant Health individual major medical plans



A lasting partnership

Assurant Health is committed to partnering with you, providing innovative solutions for your customers and the tools you need to drive your business

Solutions moving into 2014

With Assurant Health, you'll be able to ...

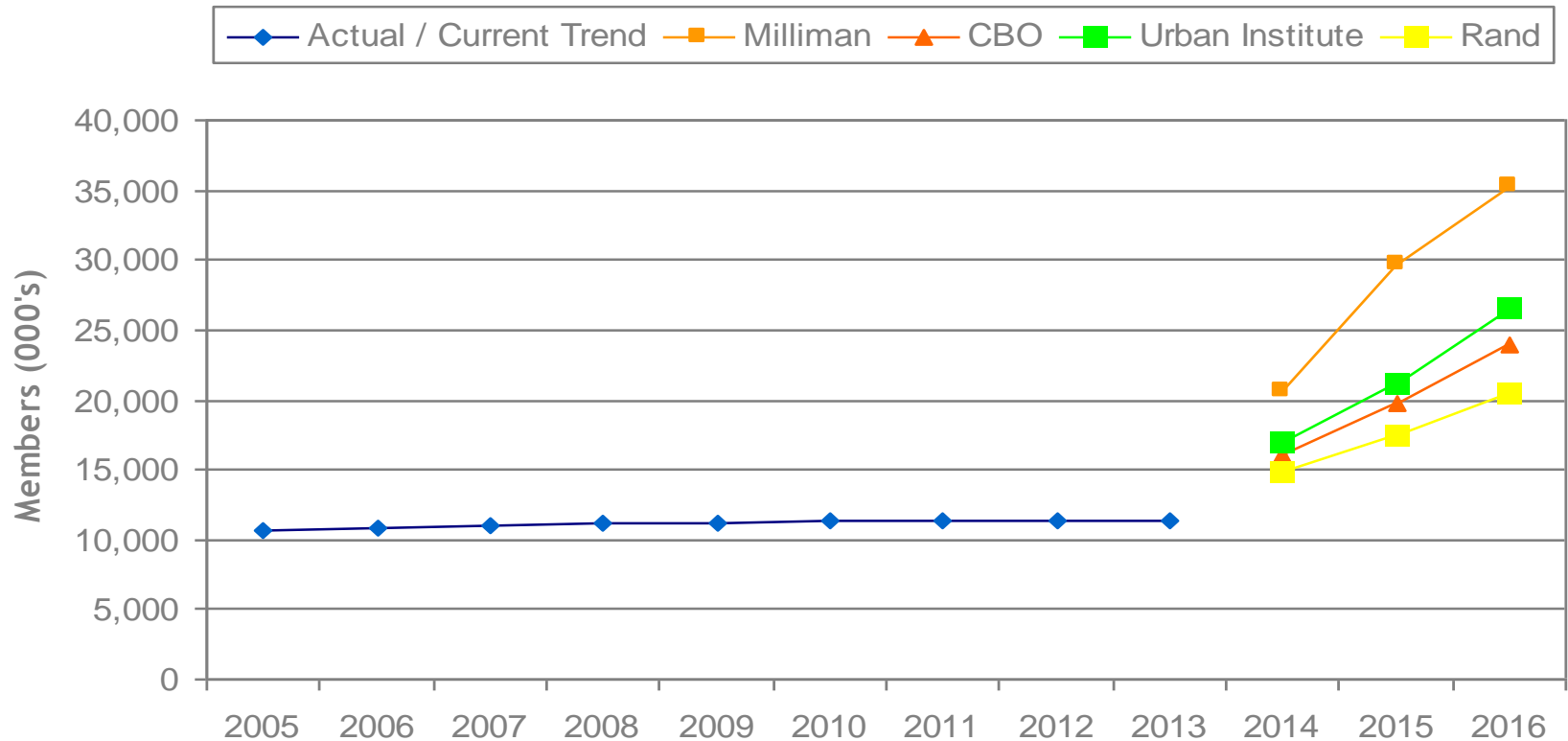
- Save your current book of business
- Gain market share
- Increase your revenue
- Bundle products to make more
- Outpace your competition!

Broad portfolio = solutions for all

- Individual medical footprint unrivaled by commercial competitors—41 states in 2014
- Array of choices for small business owners, including alternatives to fully insured group coverage
- Affordable coverage for everyday needs
- Supplemental options to bolster coverage
- Short Term Medical plans offer an affordable major medical option and help bridge gaps
- Health Savings Accounts
- And, the broad access that Aetna Signature Administrators® network brings!



Individual market growth projections



\$25B Market ^{Year}  **\$80B Market**

Sources:
Rand Study: http://www.rand.org/content/dam/rand/pubs/technical_reports/2010/RAND_TR825.pdf, 2012
CBO: <http://www.cbo.gov/sites/default/files/cbofiles/attachments/HealthInsuranceProvisions.pdf>, 2012
Urban Institute: <http://www.urban.org/uploadedpdf/412267-america-under-aca.pdf>, 2012
Milliman: SOA 2014 Study, June 2012

When they buy: open enrollment

- Individuals can only purchase on the public exchange during open enrollment
 - Initial open enrollment October 1, 2013 - March 31, 2014
 - Subsequent open enrollment periods: October 15, 2014-December 7, 2014*
- A qualifying life event can trigger a special enrollment period where individuals can purchase on the exchange outside of open enrollment
 - The special enrollment period for the individual market is 60 days from the date of a triggering event

*HHS is proposing to change the open enrollment period for the 2015 benefit year to November 15, 2014 - January 15, 2015.



Triggering Life Events on the Exchange

- Loss of minimum essential coverage
- Individual gains dependent or becomes a dependent through marriage, birth, adoption or placement for adoption
- Individual gains status as a citizen, national or lawfully present individual
- Individual's enrollment or non-enrollment was unintentional, inadvertent, or erroneous and is the result of the error, misrepresentation, or inaction of an officer/employee/agent of the exchange or HHS
- An enrollee adequately demonstrates to the exchange that the QHP he or she enrolled in violated a material provision of its contract in relation to the enrollee
- Individual becomes newly eligible or ineligible for a subsidy, regardless of whether the individual is already enrolled in a QHP
- Individual whose existing coverage through an eligible employer sponsored plan will no longer be affordable or provide minimum value for the upcoming plan year (individual must have special enrollment period prior to end of coverage through employer-sponsored plan)
- Individual gains access to new QHPs as a result of a permanent move
- A Native American may enroll in a QHP or change from one QHP to another once per month
- Individual demonstrates that he or she meets other exceptional circumstances

Role of the agent—remains unchanged!

Customers will need you to help them understand the differences and advantages of products and options both on and off the exchange



Off exchange strategy in 2014

- Longtime commitment to agents—since 1946!
 - Allows us to focus on you
 - Helps us better understand exchange market
- Commitment to customers means commitment to you

Grow your business, with help from Assurant Health

- The individual marketplace is growing and Assurant Health has an innovative solution for everyone
- The role of the agent has never been more important and your customers need you to help them navigate the new options

**Broad portfolio =
solutions for all**

A closer look at 2014



Find plans in all metal levels.

And ...

- Copay plans are back!
- Broad Aetna Signature Administrators network means clients can keep docs—see how it compares to competition
- Plans are considered Minimum Essential Coverage and include all Essential Health Benefits
- Same valuable features such as Patient Care

Patient Care is an independent advocacy service and is not affiliated with Assurant Health.
Patient Care does not provide clinical or legal advice.

What ACA adds for business issued after January 1, 2014

- Individual mandate
- Plans must be metal levels (meet actuarial value)
- Guaranteed issue
- Age limited to 3:1 ratio
- No pre-existing condition restrictions
- No rating for health status, gender or industry
- Maximum on out-of-pocket amounts
- Essential health benefits (vary by state)



Maximum out-of-pocket amounts

- Plan designs have changed
- Total out-of-pocket maximums decrease for most plans in 2014
 - Individual = \$6,350
 - Family = \$12,700
- Out-of-pocket amounts include deductibles, coinsurance, copays and access fees



Essential Health Benefits

- Required minimum benefits
 - Varies by state
 - 10 required categories of benefits including: hospital, ambulatory, emergency, prescriptions, lab, maternity/newborn care, mental health, substance abuse, rehab/habilitative
 - New requirements such as pediatric dental and vision
- We are grouping together states with similar EHB benefits to minimize number of plan designs

Pediatric vision

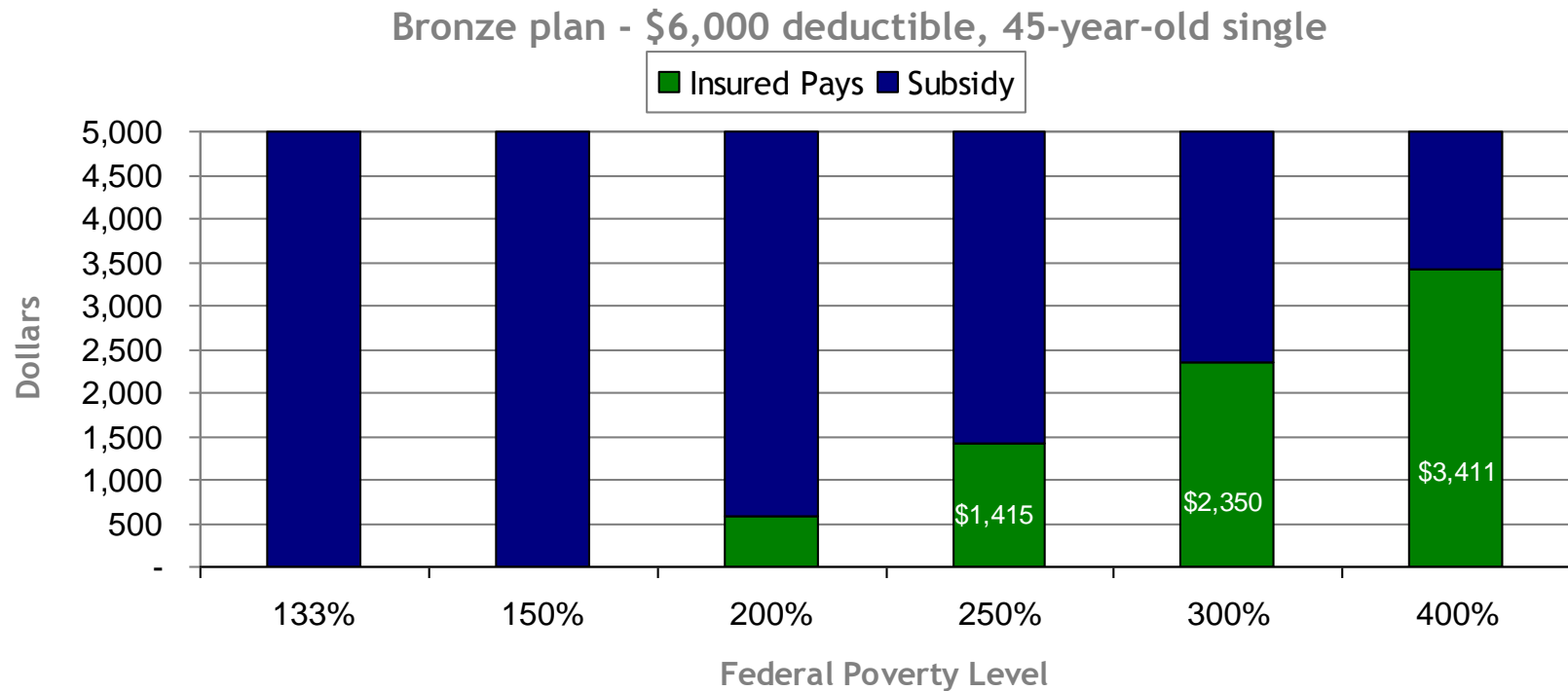
- Vision to age 19:
 - One annual exam covered first dollar
 - Hardware is covered under third party retail store and online websites—subject to deductible and coinsurance
 - Retail: VisionWorks of America
 - Online: kidsglasses.com or 39dollarglasses.com
- (Exception: WA will use PPO plan network First Choice for all exams and hardware charges)
- See state-specific details

Pediatric Dental

- Benefits for covered persons under 19 years of age
- Four categories of coverage:
 - Preventive dental services
 - Basic dental services
 - Major dental services
 - Orthodontic treatment (except in MI and CO)
- Separate network for pediatric Dental claims: Careington
- Good opportunity to sell Dental to adults on plan

The scoop on subsidies

Sales opportunities with these clients



For illustration purposes only. Based on assumed \$5,000 annual premium.

Subsidy calculator

- Helps you guide clients to right option
- Provides added support specific to individual situations
- Available on sales site and assuranthealth.com

Household Information

Are you a legal resident?

☒ Yes ☐ No

Is employer coverage available?

☐ Yes ☒ No

Zip Code

53235

Primary - date of birth

03/15/1983

Spouse - date of birth

03/15/1983

Number of dependents

None

Annual household income

Your Results

The information presented below is an estimate based on the household information you provided above and some key assumptions made so that we could provide subsidy information in relation to actual Assurant Health plans that will be available starting January 1, 2014.

[Learn more about how we created these estimates.](#)
[Subsidy Estimator Methodology and Assumptions](#)

FEDERAL POVERTY LEVEL	ESTIMATED SUBSIDY & PREMIUM			ESTIMATED TAX
322%	\$250 monthly			\$500 yearly
This number helps determine your subsidy eligibility. You may qualify for a subsidy	Premium Estimate	Monthly	Yearly	The estimated amount shown refers to how much you would have to pay in taxes if you are not exempt from the individual mandate and you bought a plan that does not meet Minimum Essential Coverage requirements.
	Estimated bronze plan premium	\$538	\$6,450	
	Estimated subsidy	\$250	\$3,000	
	Estimated premium after subsidy	\$288	\$3,450	
* This Bronze plan will also have a deductible of up to \$6,350 for an individual and \$12,700 for a family.				

No matter the need—you can meet it

CoreMedSM Bronze plans

BRONZE LEVEL PLANS	IN-NETWORK BENEFITS								OUT-OF-NETWORK BENEFITS		
	DEDUCTIBLE	COINSURANCE (We pay)	OUT-OF-POCKET MAXIMUM	OFFICE VISIT COPAY	PRESCRIPTION DRUGS ¹	DIAGNOSTIC/ X-RAY/LAB BENEFIT	ER ACCESS FEE	HSA COMPATIBLE	DEDUCTIBLE	COINSURANCE (We pay)	OUT-OF-POCKET MAXIMUM
Bronze 1	\$6,000	100%	\$6,000	No copay; subject to deductible and coinsurance	Subject to deductible and coinsurance	Subject to deductible and coinsurance	\$100	Yes	\$18,000	100%	\$18,000
Bronze 2	\$5,000	75%	\$6,350	\$35 for 4 visits	Subject to deductible and coinsurance	Subject to deductible and coinsurance	\$100	No	\$15,000	55%	\$19,050
Bronze 3	\$2,500	50%	\$6,350	No copay; subject to deductible and coinsurance	Subject to deductible and coinsurance	Subject to deductible and coinsurance	\$100	Yes	\$7,500	30%	\$19,050
Bronze 4	\$5,000	75%	\$6,350	No copay; subject to deductible and coinsurance	\$25/\$50/\$75 \$500 brand deductible [^]	Subject to deductible and coinsurance	\$100	No	\$15,000	55%	\$19,050
Bronze 5	\$3,500	50%	\$6,350	No copay; subject to deductible and coinsurance	\$25/\$50/\$75 \$500 brand deductible [^]	Subject to deductible and coinsurance	\$100	No	\$10,500	30%	\$19,050

No matter the need—you can meet it

CoreMed Silver plans

SILVER LEVEL PLANS	IN-NETWORK BENEFITS								OUT-OF-NETWORK BENEFITS		
	DEDUCTIBLE	COINSURANCE (We pay)	OUT-OF- POCKET MAXIMUM	OFFICE VISIT COPAY	PRESCRIPTION DRUGS ¹	DIAGNOSTIC/ X-RAY/LAB BENEFIT	ER ACCESS FEE	HSA COMPATIBLE	DEDUCTIBLE	COINSURANCE (We pay)	OUT-OF- POCKET MAXIMUM
Silver 1	\$3,500	100%	\$3,500	No copay; subject to deductible and coinsurance	Subject to deductible and coinsurance	Subject to deductible and coinsurance	\$100	Yes	\$10,500	100%	\$10,500
Silver 2	\$2,000	50%	\$6,350	\$30 for 10 visits	\$15/\$35/\$60	Subject to deductible and coinsurance	\$100	No	\$6,000	30%	\$19,050
Silver 3	\$1,250	50%	\$5,000	No copay; subject to deductible and coinsurance	Subject to deductible and coinsurance	First \$500 paid @100%, then subject to deductible and coinsurance	\$100	No	\$3,750	30%	\$15,000
Silver 4	\$1,850	50%	\$6,350	\$30 for 10 visits	\$15/\$35/\$60	First \$500 paid @100%, then subject to deductible and coinsurance	\$100	No	\$5,550	30%	\$19,050

No matter the need—you can meet it

CoreMed Gold plans

GOLD LEVEL PLANS	IN-NETWORK BENEFITS								OUT-OF-NETWORK BENEFITS		
	DEDUCTIBLE	COINSURANCE (We pay)	OUT-OF-POCKET MAXIMUM	OFFICE VISIT COPAY	PRESCRIPTION DRUGS ¹	DIAGNOSTIC/ X-RAY/LAB BENEFIT	ER ACCESS FEE	HSA COMPATIBLE	DEDUCTIBLE	COINSURANCE (We pay)	OUT-OF-POCKET MAXIMUM
Gold 1	\$2,000	100%	\$2,000	No copay; subject to deductible and coinsurance	Subject to deductible and coinsurance	Subject to deductible and coinsurance	\$100	No	\$5,000	50%	\$10,000
Gold 2	\$0	75%	\$6,350	\$25 for Unlimited visits	\$15/\$35/\$60	Subject to deductible and coinsurance	\$100	No	\$5,000	50%	\$10,000

No matter the need—you can meet it

CoreMed Platinum plans

PLATINUM LEVEL PLANS	IN-NETWORK BENEFITS								OUT-OF-NETWORK BENEFITS		
	DEDUCTIBLE	COINSURANCE (We pay)	OUT-OF-POCKET MAXIMUM	OFFICE VISIT COPAY	PRESCRIPTION DRUGS ¹	DIAGNOSTIC/ X-RAY/LAB BENEFIT	ER ACCESS FEE	HSA COMPATIBLE	DEDUCTIBLE	COINSURANCE (We pay)	OUT-OF-POCKET MAXIMUM
Platinum 1	\$950	100%	\$950	No copay; subject to deductible and coinsurance	Subject to deductible and coinsurance	Subject to deductible and coinsurance	\$100	No	\$5,000	50%	\$10,000
Platinum 2	\$0	75%	\$2,000	\$25 for Unlimited visits	\$10/\$30/\$50	Subject to deductible and coinsurance	\$100	No	\$5,000	50%	\$10,000

No matter the need—you can meet it

Catastrophic plan

	IN-NETWORK BENEFITS								OUT-OF-NETWORK BENEFITS		
CATASTROPHIC PLANS	DEDUCTIBLE	COINSURANCE (We pay)	OUT-OF-POCKET MAXIMUM	OFFICE VISIT COPAY	PRESCRIPTION DRUGS¹	DIAGNOSTIC/ X-RAY/LAB BENEFIT	ER ACCESS FEE	HSA COMPATIBLE	DEDUCTIBLE	COINSURANCE (We pay)	OUT-OF-POCKET MAXIMUM
Catastrophic	\$6,350	100%	\$6,350	Paid at 100% first 3 visits	Subject to deductible and coinsurance	Subject to deductible and coinsurance	\$100	No	\$19,050	100%	\$19,050

Special eligibility criteria apply for all Catastrophic plans. Eligible individuals must be under the age of 30 or have received a hardship exemption.

State variations

- Product references contain state-specific details
- Plan designs vary by state
 - WA: Bronze 1, Silver 1 and Gold 1 only
- Cost-sharing varies in AK, CA, CO, CT, GA, KS, MO, MT, NC, NV, OK, OR, TX, WA and WI

Get the materials you need

- Product references available for download and print
- Find A Form on assuranthealthsales.com
- Landing page—short term option
- State-specific versions



ASSURANT Health®

CoreMedSM major medical plans
for individuals and families

For broad benefits and strong financial protection, trust Assurant Health's CoreMed plans. Choose from a number of designs to fit your specific needs.

- Office visit copays and prescription drug copays available
- Health Savings Account (HSA) compatible plans available
- Wide range of deductibles, coinsurance and out-of-pocket limits

✓ All plans are minimum essential coverage under the Affordable Care Act.

Find plans in all metal levels.

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

A Recap of Assurant Health's 2014 Plans

- Individual plans in all metal levels that comply with ACA guidelines- with varying co-pay, deductible and coinsurance amounts to fit your customers needs
- Plans with access to a broad network- your customers can keep their doctors
- Plans continue to have the valuable features your customers are looking for, like Patient Care

Questions? Call your Assurant Health agent!