

» Individual Major Medical News and Changes for May 2014

Here are the newest changes by state for individual major medical business.

This document provides a summary by state of the product, proposal and network changes available May 11, 2014. Unless specified otherwise, changes are for quoting effective dates starting May 11, 2014.

To print the contents for a particular section, copy the text and paste it into a Word document. Then print the page in landscape format.

For pricing information, please contact your Assurant Health sales representative. To ensure you're distributing Assurant Health's most current sales materials, please check Find a Form regularly.

Nationwide changes

» Information to help you keep selling individual major medical all year

Learn about qualifying life events so you're ready to sell outside of open enrollment

Customers experiencing a qualifying life event, such as the renewal of a 2014 individual major medical plan, may be eligible to purchase an Assurant Health individual major medical plan outside of open enrollment.* Click here for a complete list of qualifying life events and guidelines around selling individual major medical after enrollment. (Link to QLE guide)

2014 metallic plan change guidelines

Customers who have a 2014 metallic plan cannot make changes to their plan once it is effective. If a plan isn't meeting the customer's needs, he/she can buy a new plan during the next open enrollment period or when experiencing a qualifying life event, triggering a special enrollment period. Please note that individual major medical customers with grandfathered or non-grandfathered plans still have the option to make plan changes outside of open enrollment.

*In Nevada, 2014 major medical plans can be purchased year round without a qualifying life event. If customers apply without a qualifying life event, coverage will begin 90 days from the date they applied, on the first of the month.

The special enrollment period for the individual market is typically 60 days from the date of a triggering event. Applications can be submitted as early as 60 days before the qualifying life event date.

» New Cancer and Heart/Stroke benefit option – no additional underwriting when sold with Assurant Health Access® or individual major medical

A new \$5,000 Cancer and Heart/Stroke benefit option* is now available. Cancer and Heart/Stroke plans can be sold standalone or easily added to Assurant Health major medical or Assurant Health Access plans with just a few clicks. Additionally, Assurant Health Cancer and Heart/Stroke plans will now be available with no additional underwriting when integrated with the following benefit options and plans:

- \$5,000 and \$10,000 benefit options will be available with no additional underwriting when sold with Assurant Health Access
- \$5,000 benefit option will be guaranteed issue when sold with individual major medical metallic plans

*\$5,000 benefit option is available in all states where Cancer and Heart/Stroke plans are sold, except OH, MN and WA.

Product availability varies by state.

» Updates to individual major medical brochures for Catastrophic plans

Assurant Health Catastrophic plans pay 100% of basic, major and orthodontic services once the customer's plan deductible and coinsurance have been met for the year. All individual major medical brochures have been updated to reflect this benefit.

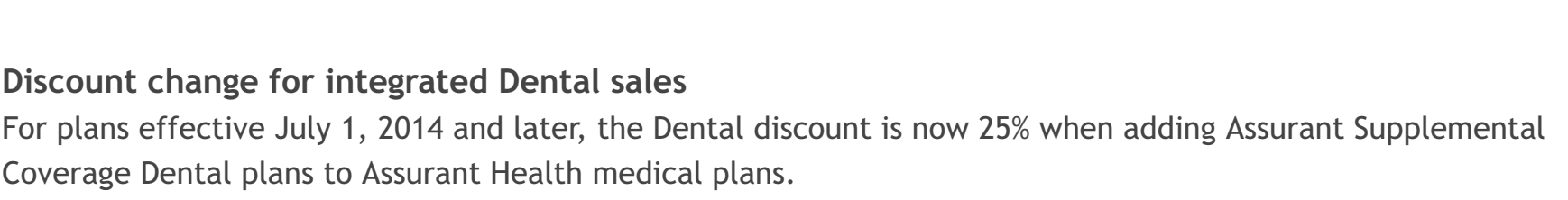
Orthodontic services are not included in pediatric dental benefits in CO and MI.

» New Assurant Supplemental Coverage quoting enhancement

Now it's even easier to sell Assurant Supplemental products on their own, with other Assurant Health products or with products from another carrier. Now you can view options and rates from the entire Assurant Supplemental Coverage portfolio on one page. You can also save your favorite standalone packages for quicker access when you're with clients.

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State-specific changes



Click on the orange states to see changes.

Alabama

Changes to Short Term Medical plans

The Short Term Medical 12-month option will no longer be available for plans effective July 1, 2014 and later. Additionally, the \$5,000 deductible option will no longer be available in HI, OK or TX.

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California

Accident Medical Expense coverage now available

Accident Medical Expense coverage is now available for plans effective May 11, 2014 and later. These plans are a simple solution for individual customers who want protection from out-of-pocket costs and high deductibles after an accident. No matter what sort of medical insurance customers have, Accident Medical Expense coverage provides extra security by helping pay their medical bills when they need help most. Customers can also count on:

- No annual or lifetime limits, no matter how many accidents they receive benefits for
- No waiting period to use their benefits

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Connecticut

Discount change for integrated Dental sales

For plans effective July 1, 2014 and later, the Dental discount is now 25% when adding Assurant Supplemental Coverage Dental plans to Assurant Health medical plans.

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Delaware

Discount change for integrated Dental sales

For plans effective July 1, 2014 and later, the Dental discount is now 25% when adding Assurant Supplemental Coverage Dental plans to Assurant Health medical plans. Additionally, new Dental customers in Delaware will see lower base rates.

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Florida

Network changes

As of April 1, 2014, Aetna Signature Administrators® (ASA) PPO Network members now access new direct provider agreements for network coverage in the Panhandle market. ASA has terminated rental network agreements in this market.

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Georgia

Accident Medical Expense coverage now available

Accident Medical Expense coverage is now available for plans effective May 11, 2014 and later. In the event of an accident, plans pay cash benefits that customers can use any way they need. **Please note that the way benefits are paid in Georgia is slightly different than benefit payments in other states where Accident Medical Expense is available.**

- Customers receive payment on top of any other insurance coverage
- Benefits for up to two accidents per year, per policyholder

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Hawaii

Changes to Short Term Medical plans

The Short Term Medical 12-month option will no longer be available for plans effective July 1, 2014 and later. Additionally, the \$5,000 deductible option will no longer be available in HI, OK or TX.

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Idaho

Temporary Teladoc/Discount Card suspension

The Teladoc/Discount Card has temporarily suspended all services in ID. The Teladoc/Discount Card will not be available with individual major medical sales until further notice. This suspension will be reflected in the online quoting system.

Teladoc/Discount Card is NOT insurance.

This discount card program contains a 30-day cancellation period. LA, MD, MS, SC and TX residents: Member shall receive a full refund of membership fees, excluding registration fee, if membership is cancelled within the first 30 days after the effective date. AR and TN residents: A refund of all fees will be issued if membership is cancelled within the first 30 days. The range of discounts for medical or ancillary services provided under the plan will vary depending on the type of provider and medical or ancillary service received. The discount medical card program makes available, before purchase and upon request, a list of program providers, including the name, city, state, and specialty of each program provider located in the cardholder's service area. Discount Medical Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 671309 Dallas, TX 75367-1309, 800-800-7616. Website to obtain participating providers: locatenproviders.com. Actual costs and savings may vary by provider and geographic area. Not available in AK, FL, MA, MT, ND, NH, NV, OK, RI, SD or WY.

Network changes

As of April 1, 2014, Aetna Signature Administrators® (ASA) PPO Network terminated Idaho Physicians Network. Policyholders in the southern market have been notified that ASA is now their only network. In the northern market, the PHCS logo has replaced the IPN logo on ID cards and new cards were mailed to policyholders.

Effective July 1, 2014, Idaho Physicians Network (IPN) will no longer be available for new business.

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Illinois

Network changes

Effective July 1, 2014, ECHO One/HFN will no longer be available for new business.

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Indiana

Network changes

As of April 1, 2014, Aetna Signature Administrators® (ASA) PPO Network members now access new direct provider agreements for network coverage in the Louisville, rural and southern markets. ASA has terminated rental network agreements in these markets.

Effective July 1, 2014, HealthSpan will no longer be available for new business.

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Iowa

Network changes

As of April 1, 2014, Aetna Signature Administrators® (ASA) PPO Network has teamed with Coventry National Network to offer policyholders the most extensive network of doctors and hospitals available. The Coventry National Network logo has replaced the Midlands Choice logo on ID cards. A notice with new ID cards was mailed to policyholders and agents.

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Kansas

Accident Medical Expense coverage now available

Accident Medical Expense coverage is now available for plans effective May 11, 2014 and later. In the event of an accident, plans pay cash benefits that customers can use any way they need. **Please note that the way benefits are paid in Kansas is slightly different than benefit payments in other states where Accident Medical Expense is available.**

- Customers receive payment on top of any other insurance coverage
- Benefits for up to two accidents per year, per policyholder

Cancer and Heart/Stroke plans available

Assurant Supplemental Coverage Cancer and Heart/Stroke plans are available with effective dates starting May 11, 2014. Plans provide lump-sum payments for life-threatening illnesses and offer simple, flexible, affordable coverage for individuals who want protection from medical and other expenses while fighting cancer or recovering from a heart attack or stroke.

- **Simple** – add to other plans with just a few clicks
- **Flexible** – customers choose the conditions they want coverage for (cancer only, cancer and heart/stroke, or heart/stroke only)
- **Affordable** – coverage amounts up to \$75,000 to meet varied budgets

Cancer and Heart/Stroke coverage is a great complement to other Assurant Health plans.

Network changes

As of April 1, 2014, Aetna Signature Administrators® (ASA) PPO Network teamed with Coventry Health Care and Wesley Preferred Network to offer policyholders the most extensive network of doctors and hospitals available. ID cards have been updated to reflect these changes:

- **Topeka market** – Coventry Health Care Network logo has replaced the Midlands Choice logo
- **Wichita market** – Wesley Preferred Network has replaced the Midlands Choice logo

A notice with new ID cards was mailed to policyholders and agents in both markets.

Network changes

Effective July 1, 2014, ProvidR's Care Plus Network will no longer be available for new business.

Effective July 1, 2014, Freedom Network Select will no longer be available for new business.

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Kentucky

Network changes

As of April 1, 2014, Aetna Signature Administrators® (ASA) PPO Network members now access new direct provider agreements for network coverage in the Louisville, rural and southern markets. ASA has terminated rental network agreements in these markets.

Effective July 1, 2014, HealthSpan will no longer be available for new business.

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Louisiana

Network changes

Effective July 1, 2014, Verity will no longer be available for new business.

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Maine

New forms required when submitting Term Life-Critical Illness

New Life Replacement forms and Notice to Prior Carrier forms are required when applying for Term Life-Critical Illness. The forms are available as takeaway documents after submission, and must be completed and returned to Assurant Health.

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Maryland

Discount change for integrated Dental sales

For plans effective July 1, 2014 and later, the Dental discount is now 25% when adding Assurant Supplemental Coverage Dental plans to Assurant Health medical plans.

[↑ MAP](#)

Michigan

Network changes

Effective July 1, 2014, Cofinity will no longer be available for new business.

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Minnesota

Assurant Dental coverage now available through age 70

Offer the valuable protection of Assurant Supplemental Coverage Dental plans to customers through age 70. Policyholders can use their coverage up to age 75. Since Dental plans have no network restrictions, policyholders can use any dentist they wish. That makes the plans especially attractive to retirees who split their time between multiple residences or clients with longstanding dentist relationships.

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Mississippi

Assurant Dental coverage now available through age 70

Offer the valuable protection of Assurant Supplemental Coverage Dental plans to customers through age 70. Policyholders can use their coverage up to age 75. Since Dental plans have no network restrictions, policyholders can use any dentist they wish. That makes the plans especially attractive to retirees who split their time between multiple residences or clients with longstanding dentist relationships.

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Missouri

Network changes

Effective July 1, 2014, Freedom Network Select will no longer be available for new business.

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Montana

Changes to Short Term Medical plans

The Short Term Medical 12-month option will no longer be available for plans effective July 1, 2014 and later. Additionally, the \$5,000 deductible option will no longer be available in HI, OK or TX.

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Nebraska

Changes to Short Term Medical plans

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Discount change for integrated Dental sales

For plans effective July 1, 2014 and later, the Dental discount is now 25% when adding Assurant Supplemental Coverage Dental plans to Assurant Health medical plans.

Assurant Dental coverage now available through age 70

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Network changes

Effective July 1, 2014, First Health will no longer be available for new business.

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Pennsylvania

Changes to Short Term Medical plans

The Short Term Medical 12-month option will no longer be available for plans effective July 1, 2014 and later. Additionally, the \$5,000 deductible option will no longer be available in HI, OK or TX.

Network changes

Effective July 1, 2014, First Health will no longer be available for new business.

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South Carolina

Network changes

As of April 1, 2014, Aetna Signature Administrators® (ASA) PPO Network members now access new direct provider agreements for network coverage in the Charleston and Columbia markets. ASA has terminated the rental network agreements in these markets.

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Texas

Changes to Short Term Medical plans

The Short Term Medical 12-month option will no longer be available for plans effective July 1, 2014 and later. Additionally, the \$5,000 deductible option will no longer be available in HI, OK or TX.

Network changes

Effective July 1, 2014, AccessDirect Platinum will no longer be available for new business.

Effective July 1, 2014, Platinum Team Choice will no longer be available for new business.

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Virginia

Discount change for integrated Dental sales

For plans effective July 1, 2014 and later, the Dental discount is now 25% when adding Assurant Supplemental Coverage Dental plans to Assurant Health medical plans.

Term Life-Critical Illness coverage now available

You now have a solution for customers who want protection from medical and other bills in the event of a critical illness. Offer Assurant Supplemental Coverage Term-Life Critical Illness plans, available for effective dates starting May 11, 2014. Plans protect from costs related to seven life-threatening conditions such as heart attack, stroke and major organ transplant. Term Life-Critical Illness coverage pays cash right to customers so they can use it any way they need, helping to replace lost income and pay expenses other plans don't pay – costs like these:

- Deductible and coinsurance
- Non-covered treatments
- Everyday costs, such as gas and food

Network changes

As of April 1, 2014, Aetna Signature Administrators® (ASA) PPO Network members now access new direct provider agreements for network coverage in the western market. ASA has terminated the rental network agreements in this market.

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Washington, D.C.

Changes to Short Term Medical plans

The Short Term Medical 12-month option will no longer be available for plans effective July 1, 2014 and later. Additionally, the \$5,000 deductible option will no longer be available in HI, OK or TX.

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West Virginia

Discount change for integrated Dental sales

For plans effective July 1, 2014 and later, the Dental discount is now 25% when adding Assurant Supplemental Coverage Dental plans to Assurant Health medical plans.

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Wisconsin

Changes to Short Term Medical plans

The Short Term Medical 12-month option will no longer be available for plans effective July 1, 2014 and later. Additionally, the \$5,000 deductible option will no longer be available in HI, OK or TX.

Network changes

Effective July 1, 2014, HealthEOS Plus will no longer be available for new business.

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Wyoming

Changes to Short Term Medical plans

The Short Term Medical 12-month option will no longer be available for plans effective July 1, 2014 and later. Additionally, the \$5,000 deductible option will no longer be available in HI, OK or TX.

Network changes

As of April 1, 2014, Aetna Signature Administrators® (ASA) PPO Network members now access new direct provider agreements for network coverage in the western market. ASA has terminated the rental network agreements in this market.

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