



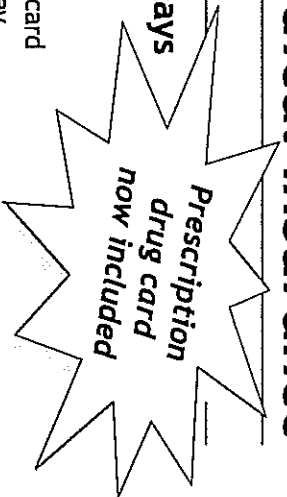
ASSURANT Health

Short Term Medical Insurance

COLORADO

Coverage for 30 - 185 Days

- ✓ Up to \$2 million in coverage
- ✓ Visit any doctor, any hospital
- ✓ Prescription drug coverage & card
- ✓ Coverage as early as the next day



Simple. Fast. Affordable.

Our lives are constantly changing, as are our priorities. However, one priority that should never change is ensuring you and your family are protected against an unexpected illness or injury — both medically and financially.

Even if you're healthy, you're not immune from the unexpected. If you find yourself temporarily without health coverage, Short Term Medical Insurance is an affordable solution that provides valuable basic protection against an unexpected illness or accident. Short Term Medical Insurance is:

Simple — You get coverage for unexpected illnesses and accidents; pre-existing medical conditions are not covered.

Fast — Coverage can be obtained as early as the next day ... just a few simple medical questions to answer. Best of all, you can choose to receive your policy electronically.

Affordable — You design the plan that best meets your needs and budget. Short Term Medical Insurance is a low-cost option for your temporary need and may also be a low-cost alternative to COBRA.

The plan comes with a variety of rate of payment (coinsurance) and deductible options, as well as a choice of single or monthly payments — giving you control over your premiums and out-of-pocket expenses.

With \$2 million in coverage and the option to visit any doctor or hospital, there's no good reason to go without health insurance, even for a short time.

Who you choose matters! An insurance plan is only as reliable as the company behind it. Assurant Health has been in business since 1892, selling health insurance longer than any of its competitors. Assurant Health is the brand name for products underwritten and issued by Time Insurance Company, which is consistently rated A- (Excellent) by A.M. Best.¹ For health insurance you can depend on, insist on a track record of expertise, strength and commitment — insist on Assurant Health.

Temporary Health Insurance for People Who Are:

- Between jobs or laid off
- Looking for a lower-cost alternative to COBRA
- Recent college graduates
- Waiting for employer-sponsored coverage
- Temporary or seasonal employees

Who's Eligible for This Plan?

- Healthy individuals between the ages of 30 days and 64 years, 11 months.
- Dependent children through age 24 may be covered as dependents on their parent's plan.
- Foreign residents living in the U.S. for at least one year at the time of enrollment, with proof of Alien Registration Receipt Card, visa or other appropriate documentation.

Plan Highlights

- Freedom to choose your own doctors and hospitals
- Prescription drug coverage
- In-hospital and out-patient benefits
- Coverage continues beyond the policy period for up to 12 months if you are hospitalized — at no additional cost
- \$1,000 extension of benefit beyond the policy period for up to 60 days for a non-disabling condition — at no additional cost

Prescription Drug Coverage

Prescription drugs are expensive. This plan provides coverage for generic and brand name prescription drugs needed as a result of an accident or illness you experience while covered by this plan.

- Visit any pharmacy
- No separate deductible to meet
- No limit on the number of prescriptions that can be filled

NEW Prescription Drug Card

This plan covers prescription drugs. When you present your prescription card at a participating pharmacy, you may receive additional savings along with having your prescription claim sent to Assurant Health automatically.

To locate your nearest participating pharmacy, call the number on the back of your prescription card.

Reduce Your Medical Costs

You may be able to reduce your medical bills by using the doctors and hospitals participating in the PHCS Healthy Directions provider network. Simply call or go online to see if your doctor or hospital is part of PHCS Healthy Directions:

- 1-800-357-6847
- www.phcs.com



Insurance Brokerage, Inc.

4335 Harlan Street
Wheat Ridge, CO 80033-5121
303-425-1537 or 800-530-8985

28411-CO (Rev. 9/2007)

¹ Source: A.M. Best Ratings and Analysis, June, 2006.


To preserve your rights to guaranteed health insurance and coverage for pre-existing conditions, you may need to purchase up to 18 months of COBRA. You may forego these rights when you purchase a Short Term Medical plan or choose to go without insurance.

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

Design the Plan That's Right for You

	6 Month Plan
Length of Coverage	30-185 days Up to 6 monthly payments
Deductible	\$250*, \$500, \$1,000, \$2,500 Amount you pay toward covered expenses before the plan pays benefits Only one deductible needs to be satisfied for all covered members. *For the \$250 deductible only – each family member needs to satisfy the deductible (up to a maximum of three deductibles).
Rate of Payment (Coinsurance)	100%, 80%, 50% Percentage of covered expenses we pay after the deductible The 100% option is only available with the \$1,000 and \$2,500 deductible options.
Lifetime Benefit Maximum	\$2 million The total maximum amount the plan pays

Benefits are paid as follows:

FIRST	You pay the deductible.	
THEN	100%	80/20
		50/50
THEREAFTER	 <p>You pay 20% of the next \$10,000 up to a maximum of \$2,000.</p> <p>You pay 50% of the next \$10,000 up to a maximum of \$5,000.</p> <p>We pay 100% of remaining covered expenses up to the plan maximum of \$2 million for each covered person.</p>	

Plan Exclusions

This **Short Term Medical** plan does not cover: pre-existing conditions* (including those not inquired about on the enrollment form); preventive or wellness doctor visits; dental or optical treatments; routine physical exams; normal pregnancy or childbirth; interscholastic and intercollegiate sports injuries; expenses incurred outside the United States, its possessions, territories or Canada. Other exclusions are listed in detail in the policy you will receive when you purchase **Short Term Medical**.

* Pre-existing Condition: A medical condition due to sickness or injury; For which the Insured received medical advice, diagnosis or care or for which treatment was recommended or received from a provider within the 12-month period immediately preceding the Effective Date of coverage regardless of whether the condition was diagnosed or not diagnosed.

When Does Coverage Begin?

Your coverage will begin at 12:01 a.m. the day of your approved effective date, provided the enrollment form received is complete*, meets the requirements for acceptance and the full initial premium is received. Your requested effective date must be within 45 days from the date you signed the enrollment form.

Please refer to the enrollment form on the back of this brochure for more information on determining your effective date.

* Enrollment forms that do not meet eligibility requirements will be returned to the insured or agent. Incomplete enrollment forms may be returned and/or re-dated by Assurant Health.

Two Convenient Payment Options

Paying for your **Short Term Medical** plan is easy with two convenient payment options:

- **Single Payment Option:** Ideal if you know the exact number of days coverage is needed. The minimum number of days you may apply for is 30 days, the maximum is 185 days. No refunds are available after the 10-day free look period.
- **Monthly Payment Option:** Ideal if you are unsure how long coverage is needed. This "pay as you go" option gives you the flexibility to continue coverage for as long as it's needed or simply stop payments and discontinue the plan once your temporary need ends.

Purchasing an Additional Plan

This **Short Term Medical** plan is not renewable. However, if your temporary need continues beyond your policy period, you may apply for a new plan under the following condition:

- You have not had more than two **Short Term Medical** plans during the past 12 months.

Any previous or current health condition or symptom will be considered a pre-existing medical condition that will not be covered under a new plan. There is no continuous coverage between plans -- therefore your new plan will not provide benefits for any condition or symptom which began during a previous plan. In addition, no benefits are available for any period in which you are not covered by our **Short Term Medical** plan.

Premium Refunds

If you are not 100 percent satisfied with the plan, you may return the policy and identification cards within 10 days of delivery for a premium refund. No questions asked! After the 10-day free look period, premiums are not refundable.

The \$20 application fee is non-refundable.

Apply Now!

Applying for Short Term Medical coverage is easy.

1. Calculate the premium for the coverage of your choice. Refer to the Premium Calculation Instructions section to the right.
2. Complete all information, sign and date the enrollment form.
3. Mail the completed enrollment form with your payment to your agent or Assurant Health, P.O. Box 3175, Milwaukee, WI 53201-3175.

Checks and Money Orders should be made payable to: Assurant Health.

If you have any questions, please contact the agent listed on the brochure or call Assurant Health at 1-800-800-5453.

Age	Deductible		
	\$250	\$500	\$1,000
0-14	\$2.20	\$1.45	\$1.25
15-19	2.80	1.90	1.55
20-24	2.50	1.70	1.50
25-29	2.60	1.65	1.35
30-34	2.85	1.90	1.35
35-39	3.35	2.30	1.75
40-44	3.80	2.50	2.00
45-49	4.40	2.95	2.50
50-54	6.00	4.00	3.35
55-59	7.80	5.45	4.40
60-64	12.75	8.55	7.05

Note: Only use the rates above for the primary insured and spouse. See chart below for dependent child rates.

Per Child	Deductible		
	\$250	\$500	\$1,000
	\$1.68	\$1.26	\$1.16
			\$0.84

Deductible	Rate of Payment Factor
\$250	0.80
\$500	0.88
\$1,000	0.80
\$2,500	0.80
50%	0.80
80%	1.10
100%	n/a

Premium Calculation Instructions

Refer to charts on previous panel.	SINGLE PAYMENT	MONTHLY PAYMENT
Step 1. Choose a payment option – single or monthly.		
Step 2. List each applicant's daily rate. Rate chart is set up by age and deductible. a) Primary Insured rate b) Spouse rate (See Chart 1)	+ _____ = _____	+ _____ = _____
Step 3. List the per child rate (see chart on previous panel). Enter the number of dependent children. Multiply the rate by the number of children. (See Chart 2)	X _____ = _____	X _____ = _____
Step 4. Add the subtotals from Steps 2 & 3.	= _____	= _____
Step 5. Monthly Factor Multiply by the subtotal in Step 4.	X _____ = _____	X _____ = _____
Step 6. Multiply the ZIP Code Factor by the subtotal in Step 5.	X _____ = _____	X _____ = _____
Step 7. Enter the number of days of coverage. Multiply the number of days by the subtotal in Step 6.	X _____ = _____	X _____ = _____
Step 8. Rate of Payment Multiply Rate of Payment factor by the subtotal in Step 7. (See Chart 3)	X _____ = _____	X _____ = _____
Step 9. Application Fee (Non-refundable)	+ _____ = _____	+ _____ = _____
TOTAL	Enter this amount on the enrollment form in the box marked TOTAL.	one-time fee only

* Choose one deductible amount per policy.
* Application fee is added to first month's premium only.

This plan is not available to residents of Hawaii, Massachusetts, New Jersey, New York and Vermont. This brochure provides a brief description of the important features of this plan. This is not the insurance policy. The actual plan sets forth in detail the rights and obligations of both you and your insurance company. State mandated benefits, if applicable, are incorporated in your policy. Assurant Health is the brand name for products underwritten and issued by Time Insurance Company.

Short Term Medical Enrollment Form

Time Insurance Company

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REQUESTED EFFECTIVE DATE			MONTH			DAY			YEAR		
Note: Effective date is assigned by Time Insurance Company. The effective date is the later of: 1. The day after: a) the date this form is signed; b) the date this form is postmarked for mailing to Time Insurance Company; or c) the date we receive your enrollment request by electronic transmission in our home office. OR 2. If dates cannot be determined, the day we receive this form by mail. The agent cannot assign an effective date different than this.											
APPLICANT'S NAME (Print last, first, middle)				GENDER		BIRTH DATE		SOCIAL SECURITY NUMBER			
STREET ADDRESS						CITY, STATE, ZIP CODE					
SPOUSE'S NAME (if to be insured)				GENDER		BIRTH DATE		SOCIAL SECURITY NUMBER			
CHILDREN (NAME) (if to be insured)			BIRTH DATE		NAME		BIRTH DATE		NAME		
Note: The plan cannot be issued if YES is answered to any questions. Under no circumstances can coverage become effective prior to the date this application is signed.											

Answer the following questions completely and accurately.

1. Have you or any other person to be insured been covered under two or more non-renewable short term plans during the past 12 months? **YES NO**
 If "yes," then this policy cannot be issued. You must wait at least six months from the date of your last such policy to apply for a short term policy.

2. Have/Are you, your spouse, or any person to be insured: **YES NO**
 • been denied insurance due to any health reasons that are still present? **YES NO**
 • over 300 pounds if male, or over 250 pounds if female? **YES NO**
 • now pregnant, an expectant parent, in the process of adopting a child or undergoing infertility treatment?

3. For any of the following conditions within the last 5 years, have you or any person to be insured received any abnormal test results or medical or surgical treatment, or consulted a health care professional, or taken medication for: **YES NO**
 • heart disorder including but not limited to heart attack or chest pain? **YES NO**
 • AIDS or tested positive for HIV? **YES NO**
 • stroke? **YES NO**
 • kidney disorder, excluding kidney stones? **YES NO**
 • diabetes? **YES NO**
 • alcoholism, chemical dependency, drug or alcohol abuse? **YES NO**
 • Crohn's disease, ulcerative colitis or hepatitis? **YES NO**

DEDUCTIBLE AMOUNT	PAYMENT OPTION AND LENGTH OF COVERAGE	RATE OF PAYMENT	TOTAL
\$ 250	Single Payment - Total number of days needed _____	100%*	80%
\$ 500	Monthly Payment - Coverage for up to 6 months	available with \$1,000 or \$2,500 deductible	50%

The undersigned attests that the information above is true to the best of his/her knowledge. The undersigned realizes that any false, or inaccurate statement or misrepresentation in the enrollment form may result in claim denial or contract rescission. Any person who injures, defrauds or deceives any insurer, files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree. The undersigned understands that the plan applied for will not pay benefits for any expenses incurred on account of any condition which manifested itself before the effective date. The undersigned also understands that this is not a continuation of any previous medical plan, including any prior Short Term Medical plan. This plan does not provide portability or prior coverage. As a result, any injury, sickness or pregnancy for which you have incurred charges, received medical treatment, consulted a health care professional, or taken prescription drugs within 12 months of the effective date of this plan will not be covered under this plan. If I am self-employed or an employer with 50 or fewer employees, I warrant premiums for this coverage are not: (1) Paid or reimbursed by my employer or, (2) to the best of my knowledge, treated as tax-deductible by an employee or me as related to an employer benefit plan (Internal Revenue Code sections 106, 125, 162 or 213).

APPLICANT'S SIGNATURE _____ PRIMARY PHYSICIAN'S NAME (if ANY) _____
 DAY TELEPHONE NUMBER _____ EVENING TELEPHONE NUMBER _____ TODAY'S DATE _____
 FORM 28786, CO

Electronic Policy Option
 I would like to receive my policy and the company's "Notice of Pharmacy Practices" via the Internet. Yes No **EMAIL ADDRESS** _____
 To receive policy delivery via the Internet, you must provide your email address in the space to the right. **→**

Payment Information
 Step 1: Select a Method of Payment: MasterCard Visa Check Automatic charge to checking account (Only available with the Monthly Payment Option)
 Please submit first month premium via check along with a separate voided check.
 Important Reminders: The \$20 application fee is non-refundable. There will be no refund of premium after the 10-day free look period in the contract.
 Step 2: Authorization
 • When selecting the single payment option with MasterCard/Visa: I authorize Assurant Health to charge my account for the Short Term Medical policy listed above.
 • When selecting the monthly payment option with MasterCard/Visa or Automatic Charge to a checking account: I authorize Assurant Health to charge my account each month for the Short Term Medical policy listed above, until the end of the policy or until I request cancellation in writing. I understand I can request the change be stopped if I notify Assurant Health seven days in advance of the change occurring.

Card # _____ Exp. Date: ____/____/____ Authorized Amount \$ _____ (Insert Initial Premium Payment Amount)
 ACCOUNT HOLDER'S SIGNATURE _____ DATE _____ APP SOURCE 199321
 AGENT NAME _____ AGENT ID # _____ CONFIRMATION CODE (HOME OFFICE USE ONLY) _____