



Rate guarantees and premium savings **Individual Medical Product Enhancements**

Available now for effective dates starting February 1, 2007

Highlights:

- **Rate Guarantees** — Up to 36 months available on deductibles as low as \$3,500
- **\$0 Deductible Package** combines immediate benefits and premium savings
- **Up to 35% Lower MaxPlan Rates** with \$15,000 and \$25,000 deductible options

24-Month Rate Guarantee Continues – 36-Month Rate Guarantee Arrives!

With the **24-month rate guarantee**, clients get the security and peace of mind that comes from locking in their rates for 2 full years.

Now your clients can keep their health budget on track even longer with a **36-month rate guarantee**. When they choose plans eligible for the 24-month offer, your clients will have the option to buy-up for a modest additional premium and **lock in their rates until 2010!**

Notes: Internal replacements and current Assurant Health business do not qualify for the rate guarantee offers. The 24- and 36-Month Rate Guarantees are not available in KS, MN, MS, NM, ND and OR.

New \$0 Deductible Package – Savings up to 23% on RightStart!

That's right—a plan with no deductible—and premium savings to boot! On RightStart, this option can **save your clients 23%** over a similar plan with a \$500 deductible. The \$0 deductible package offers:

- **Simplicity** — immediate benefits with no medical deductible
- **Convenience** — copay for doctor visits

You'll find the \$0 deductible package on RightStart PPO, CoreMed, and MaxPlan—it includes a \$45 copay, 50% coinsurance, and a \$10,000 out-of-pocket maximum.

Notes: The \$0 plan design is not currently available in CT, DE, MN, MS, ND, NM, NV, OR, UT and WV. In GA, the coinsurance rate is 60%.

Big Savings with Two New MaxPlan Deductibles!

For your clients looking for catastrophic coverage, we are introducing two new deductibles with the 100% coinsurance option: **\$15,000 and \$25,000**.

With the \$15,000 deductible, you'll see rates that are **16% lower** than the \$10,000 deductible. And with the \$25,000 deductible, rates are **35% lower** than the \$10,000 deductible.

Note: New deductibles are not available in DE, MS, NC, ND, NM, OR, or WV. MaxPlan is not currently available in CT, MN, NV, and UT.

Take advantage of these enhancements today and grow your business!

IM Product Enhancements
will help you grow
your sales and make
it easier to do
business . . . that's
Advantage Agent!