



ASSURANT  
Health

**VoluntaryMart<sup>®</sup>**  
*Added Protection—Superior Solutions<sup>SM</sup>*



*Hospital Indemnity Insurance*

# VoluntaryMart®

## Hospital Indemnity Insurance

*Are you prepared to deal with the strain on your personal finances if something happens to you or a loved one?*

### **Painful realities**

You may manage your routine health care costs effectively, but when an accident or illness results in an inpatient hospital stay, you could find yourself paying for insurance deductibles, copays and coinsurance plus the costs of transportation, child care and home care. Add it up and the total can be staggering.

### **VoluntaryMart® Hospital Indemnity Insurance can be your financial safety net**

VoluntaryMart provides an immediate cash benefit – paid directly to you – if you or a family member becomes sick or is hurt and requires hospitalization.

### **Cash for you at a time you need it most**

- No deductibles, copays or coinsurance requirements
- No restrictions on your choice of doctors or hospitals
- No preauthorization for treatment
- No limitations on how you spend it

### **Cash paid regardless of other insurance you may have**

With VoluntaryMart Hospital Indemnity Insurance, you decide what to do with the money. Use it for medical bills, to replace lost income, to cover transportation costs, to pay for services you can't perform, or for other needs.

### **Effective and Affordable**

VoluntaryMart Hospital Indemnity Insurance is:

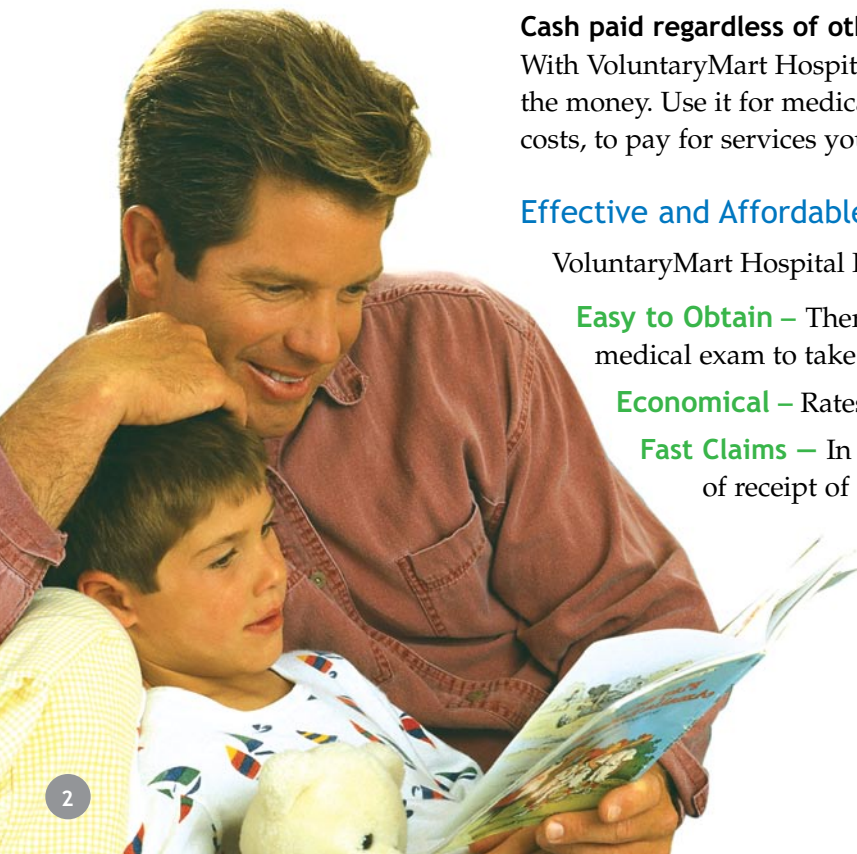
**Easy to Obtain** – There are only a few basic questions to answer and no medical exam to take.

**Economical** – Rates are affordable and designed to stay that way.

**Fast Claims** – In most cases, a check is mailed to you in 7-10 days of receipt of a complete claim.

**Guaranteed Renewable** – Coverage is guaranteed renewable for life. It cannot be cancelled because of the number of claims you file or the benefits you receive.

**Portable** – Once you're approved and your policy is in force, it's yours to continue even if you leave your job for any reason.



## Choose Level 1, Level 2 or Level 3 Benefits

Select the level of coverage that best meets your needs and budget.

BENEFITS	Level 1	Level 2	Level 3
<p><b>Ambulance</b></p> <p>This policy pays a benefit for a maximum of two trips per calendar year if an insured person requires ambulance transportation to a hospital for treatment of a covered sickness or accident. Transportation due to an accident must take place within 72 hours of the accident. A licensed, professional ambulance company must provide the ambulance service.</p>	<p>Ground: \$100 Air: \$1,000</p>	<p>Ground: \$100 Air: \$1,000</p>	<p>Ground: \$100 Air: \$1,000</p>
<p><b>Coma, Stroke or Paralysis</b></p> <p>This policy pays a benefit for each insured person when he or she is first diagnosed by a physician as having a coma, stroke or paralysis. This benefit is payable only once for each insured person.</p>	<p>\$5,000</p>	<p>\$5,000</p>	<p>\$5,000</p>
<p><b>Hospital Confinement</b></p> <p>This policy pays a benefit when an insured person is charged for a hospital room if he/she is confined to receive medical care because of a covered accident or sickness, provided that the first hospital room charge is incurred within 30 days of an accident or the Sickness Elimination Period is met. Benefits are not payable for more than 180 days for any accident or sickness or for the same days that the Rehabilitation Unit Benefit is paid.</p> <ul style="list-style-type: none"> <li>• Days 1 - 15 . . . . . \$50/day</li> <li>• Days 16 - 180 . . . . . \$100/day</li> <li>• Confinement that begins in the first 28 days after birth . . . . . \$50/day</li> </ul> <p>The Elimination Period is the number of consecutive days at the beginning of a confinement due to sickness where no benefits are paid. <i>Elimination Period options: 0, 1, 3, 7 or 14 Days</i></p> <p><b>Additional Hospital Confinement for Accidents</b></p> <p>This policy pays a benefit when an insured person is confined in a hospital for at least 18 hours due to a covered accident and charged for a room. Confinement must start within 30 days of the accident. This benefit is limited to 180 days per covered accident, per insured person. This benefit and the Rehabilitation Unit Benefit are not paid for the same day. Instead, the highest eligible benefit is paid. This benefit is in addition to the Hospital Confinement Benefit.</p> <ul style="list-style-type: none"> <li>• Days 1 - 15 . . . . . \$50/day</li> <li>• Days 16 - 180 . . . . . \$100/day</li> </ul>	<p>\$50/day \$100/day \$50/day  \$50/day \$100/day</p>	<p>\$100/day \$200/day \$100/day  \$100/day \$200/day</p>	<p>\$150/day \$300/day \$150/day  \$150/day \$300/day</p>
<p><b>Initial Hospitalization</b></p> <p>This policy pays a benefit if, due to a covered accident or sickness, an insured person is admitted to a hospital for at least 24 hours within 30 days of that sickness or accident. The benefit is payable only once for an accident or sickness and only once annually for any insured person.</p>	<p>\$200</p>	<p>\$275</p>	<p>\$350</p>

BENEFITS	Level 1	Level 2	Level 3
<p><b>Outpatient Hospital Surgical</b></p> <p>This policy pays a benefit when an outpatient surgical procedure requiring anesthesia is performed at a hospital or ambulatory surgical center for an accident or sickness and the insured person incurs an operating room charge. The benefit is not payable for surgery performed in a physician's office and is only payable for one surgery for the same sickness or accident in a 90-day period.</p>	\$250	\$375	\$500
<p><b>Rehabilitation Unit</b></p> <p>This policy pays a benefit for up to 15 days per Period of Confinement that an insured person is charged for a bed in a hospital rehabilitation ward for a covered accident or sickness. This benefit is limited to 30 days per calendar year. The Hospital Confinement Benefit and the Rehabilitation Unit Benefit will not be paid for the same day. The highest eligible benefit will be paid.</p>	\$50/day	\$75/day	\$100/day

## Additional Benefits

### Continuation of Insurance

If the policyowner leaves his/her employment and this policy has been in force and paid through payroll deduction for the previous six months, monthly premium payments will be waived for up to 60 days from the end of employment. Notification must be made in writing no more than 30 days from the end of employment. To keep the policy in force, premium payments must be re-established either by paying directly or via payroll deduction. The policyowner may again be eligible for waiver of premiums under this section once he/she has paid premiums through a new employer for a period of six months.

### Waiver of Premium

When the policyowner is confined to a hospital for 30 or more consecutive days, monthly premiums that become due during the remaining confinement are waived.

## Expand Your Coverage with these Optional Riders

**Accident Benefit Rider** – pays benefits for treatment in the emergency room and for a follow-up physician visit after hospital confinement or outpatient surgery due to an accident.

**Accident and Sickness Benefit Rider** – pays benefits for treatment in the emergency room and for a follow-up physician visit after hospital confinement or outpatient surgery due to an accident or sickness.

**Hospital Intensive Care Rider** – pays benefits (ranging up to \$1,000 per day, depending on various criteria) if an insured person is confined to an intensive care unit while hospitalized for a covered sickness or injury. This rider also pays a lump sum human organ transplant benefit and ambulance benefit when an insured person is admitted directly to an intensive care unit in a hospital.

**Additional Initial Hospitalization Rider** – this optional rider increases the policy's Initial Hospitalization Benefit in increments of \$200, up to an additional \$800 per period of confinement.

*Riders are available at an additional cost.*

## Exclusions and Limitations

Benefits under this policy for sickness are subject to a 30-day waiting period. Any sickness medically treated or diagnosed before coverage has been in force 30 days from the effective date will not be covered unless the treatment begins more than six months after the effective date.

### **This policy does not pay benefits for or due to:**

- Services provided by immediate family
- Attempted suicide or self-inflicted injury by an insured person resulting from an intentional act
- Service in the armed forces or related auxiliaries such as the National Guard or Army Reserve or exposure to acts of war other than terrorism
- Cosmetic or elective surgery that is not medically necessary
- Operating a taxi or a livery service for any kind of compensation or profit
- Participating in any kind of sporting activity for compensation or profit including coaching or officiating
- The insured committing or attempting to commit a felony
- Sickness occurring while incarcerated in a penal institution of any kind
- Racing vehicles, including cars, motorcycles and boats
- Mountaineering with ropes or other equipment, operating a glider, bungee jumping or skydiving
- Dental treatment unless due to an accident
- Organ donation during the first year following the effective date of the policy
- Routine nursing or well-baby care
- Being under the influence of alcohol or drugs, unless the drugs were taken as instructed by a physician
- Aviation in any vehicle other than as a fare-paying passenger on a common carrier
- Treatment or care for mental illness, eating disorders, nervous disorders including depression, alcohol or drug addiction or dependency
- Services rendered outside the territorial limits of the United States and Canada
- Intentional acts of the policyowner
- Pregnancy within the first 270 days after the effective date, except for an ectopic pregnancy, spontaneous termination of a pregnancy or molar pregnancy
- Hospital confinement of a newborn child following the child's birth unless the confinement is a result of a covered accident or sickness
- Services rendered which relate to the pregnancy of a dependent child
- Pre-existing conditions until the insured person has been continuously insured under the policy for six months
- Wellness services
- A sickness and related complications shall be a pre-existing condition if during the six-month period immediately prior to the effective date:
  - the insured person received medical treatment, diagnosis, consultation, or took prescription drugs for the sickness; or
  - the sickness produced signs or symptoms which were significant enough to establish manifestation or onset by one of the following tests:
    - the signs or symptoms would have allowed one learned in medicine to make a diagnosis of the disorder; or
    - the signs or symptoms should have caused an ordinarily prudent person to seek diagnosis or treatment

# VoluntaryMart®

*Hospital Indemnity Insurance*

## Convenient and Affordable

VoluntaryMart Hospital Indemnity Insurance is a convenient and affordable way to supplement your health care coverage.

## Pays Benefits When You Need Them Most

VoluntaryMart Hospital Indemnity Insurance provides peace of mind by offering practical, personal and convenient coverage that pays benefits when you or a family member need them most.

## Security and Confidence

When you select VoluntaryMart Hospital Indemnity Insurance from Assurant Health, you enjoy the security and confidence that comes from doing business with an industry leader that traces its roots back more than 110 years.

You can rely on Assurant Health – now and in the future.

**For more information or to apply, contact your authorized VoluntaryMart® agent today.**



ASSURANT  
Health

**Assurant Health**  
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Milwaukee, WI 53203

### *About Assurant Health*

Assurant Health has been in business since 1892 and is the brand name for products underwritten and issued by Time Insurance Company, John Alden Life Insurance Company and Union Security Insurance Company. Together, these three underwriting companies provide health insurance coverage for almost one million people nationwide. Each underwriting company is financially responsible for its own insurance products. Primary products include individual medical, small group, short-term and student health insurance products, as well as non-insurance products and consumer-choice products such as Health Savings Accounts and Health Reimbursement Arrangements. With almost 3,000 employees, Assurant Health is headquartered in Milwaukee, Wisconsin, with operations offices in Minnesota, Idaho and Florida, as well as sales offices across the country. The Assurant Health Web site is [www.assuranthealth.com](http://www.assuranthealth.com).

Assurant Health is part of Assurant, a premier provider of specialized insurance products and related services in North America and selected international markets. Its four key businesses – Assurant Employee Benefits, Assurant Health, Assurant Solutions and Assurant Specialty Property – have partnered with clients who are leaders in their industries and have built leadership positions in a number of specialty insurance market segments worldwide.

Assurant, a Fortune 500 company and a member of the S&P 500, is traded on the New York Stock Exchange under the symbol AIZ. Assurant has more than \$26 billion in assets and \$8 billion in annual revenue. Assurant has more than 14,000 employees worldwide and is headquartered in New York's financial district. The Assurant Web site is [www.assurant.com](http://www.assurant.com).

This brochure provides summary information. Please refer to the insurance policy for the actual terms and conditions. In the event that there are discrepancies with the information in this brochure, the terms and conditions of the coverage documents will govern.

Product forms 8038 and 8068; Riders B213, B197, B243 and B227.

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