



ASSURANT  
Health

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



*Sickness Indemnity Insurance*

# VoluntaryMart®

## Sickness Indemnity Insurance

*Are you prepared to deal with the strain on your personal finances if you become sick and require hospitalization or surgery?*

### **Painful realities**

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

**VoluntaryMart® Sickness Indemnity Insurance can be your financial safety net**

VoluntaryMart provides an immediate cash benefit – paid directly to you – if you have an accidental injury that results in hospitalization or a sickness that results in hospitalization, surgery or a major diagnostic exam. Benefits for sickness-, accident- or wellness-related physician visits are also included.

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

- No deductibles, copays or coinsurance requirements
- No lifetime limits
- 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 Sickness 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.



*VoluntaryMart Sickness Indemnity Insurance is filed with the state departments of insurance as Hospital Confinement Sickness Indemnity Insurance.*

## Effective and Affordable

VoluntaryMart Sickness 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

In most cases, a check is mailed to you in 7 - 10 business 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 amount of 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
<b>Ambulance</b> This policy pays a benefit if a licensed professional ambulance is required for transportation of an insured person to a hospital for a covered sickness. We will pay for up to two trips per year for each insured person.	Ground: \$100 Air: \$1,000	Ground: \$100 Air: \$1,000	Ground: \$100 Air: \$1,000
<b>Hospital Confinement</b> 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 sickness or accident. The first room charge for a hospital stay due to a covered accident must be incurred within 30 days of the accident. Benefits are payable for up to 180 days for any sickness or accident. This benefit is not payable for the same days that the Rehabilitation Unit benefit is paid. <ul style="list-style-type: none"> <li>Days 1 - 15</li> <li>Days 16 - 180</li> </ul>	\$65/day \$100/day	\$90/day \$150/day	\$115/day \$200/day
<b>Initial Hospitalization</b> This policy pays a benefit if, due to a covered sickness or accident, an insured person is admitted to a hospital for at least 24 hours within 30 days of that sickness or accident. This benefit is payable once for any one sickness or accident and once annually for any insured person.	\$200	\$200	\$200
<b>Major Diagnostic Exams</b> This policy pays a benefit if, as a result of a covered sickness, a physician prescribes or requests that an insured person receive an angiogram, arteriogram, CT scan, EEG (electroencephalogram), thallium stress test, myelogram or MRI (magnetic resonance imaging), and the exam is performed in a hospital, ambulatory surgery center or physician's office.	\$150	\$150	\$150

BENEFITS	Level 1	Level 2	Level 3
<p><b>Physician Visits</b></p> <p>This policy pays a benefit when a charge is incurred for a visit to a physician's office. This benefit is limited to a total of three visits per calendar year for individual coverage or six visits per calendar year for all family members.</p>	\$15	\$20	\$25
<p><b>Rehabilitation Unit</b></p> <p>This policy pays a benefit each day, for up to 15 days per confinement, during which an insured person is charged for a bed in a hospital rehabilitation ward for a covered sickness. This benefit is limited to 30 days per calendar year and will not be paid for the same days that the Hospital Confinement Benefit is paid.</p>	\$50/day	\$50/day	\$50/day
<p><b>Surgical</b></p> <p>This policy pays a benefit if one of the procedures listed in the policy's Schedule of Operations is performed on an insured person for a covered sickness. If more than one of the procedures listed in the schedule are performed during one 24-hour period, benefits are payable for only the surgery with the greatest benefit. Benefits are payable only if the operation is performed in an ambulatory surgical center or hospital.</p>	\$100 - \$2,000 <i>Varies by procedure.</i>	\$100 - \$2,000 <i>Varies by procedure.</i>	\$100 - \$2,000 <i>Varies by procedure.</i>

## Additional Benefit

### 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.

## Expand Your Coverage with these Optional Riders

**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** – the Initial Hospitalization benefits for a covered sickness or accident in the policy can be increased in increments of \$200, up to an additional \$800 in benefits 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 is in force 30 days from the effective date is not 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, except as may be provided by the Physician Visits Benefit
- 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 of 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
- Pre-existing conditions until the insured person has been continuously insured under the policy for six months
- 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®

*Sickness Indemnity Insurance*

## Convenient and Affordable

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

## Pays Benefits When You Need Them Most

VoluntaryMart Sickness 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 Sickness 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

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### *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 coverage documents will govern.

Product forms 8037 and 8067; Riders B213, B197, B243 and B227.

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