



ASSURANT
Health

RightStartSM HSA

Save for health care – tax free!*

Now you can enjoy the security of health insurance without neglecting other budget priorities!

RightStart HSA is an economical plan that provides the benefits you value while leaving enough cash to fund a Health Savings Account (HSA) – an HSA allows you to accumulate money tax free to pay for qualified health care expenses.

RightStart HSA is specially designed to qualify as a high-deductible health insurance plan according to federal guidelines.

You enjoy valuable coverage and save money before taxes to pay health-related expenses such as deductibles and coinsurance.

Your federal tax bill shrinks while your ability to meet health care costs grows! Your state tax bill may also decrease.

For your convenience, Assurant Health offers HSA Tools to meet your HSA administration needs. Ask your agent!

* Assurant Health and its legal entities are not engaged in rendering tax, investment or legal advice. Federal and state tax regulations are subject to change. If tax, investment or legal advice is required, seek the services of a licensed professional.

RightStart HSA offers both a PPO and a Traditional Plan. Take a look at the coverage options:

Deductible options <small>Annual amount you pay toward an individual's covered medical expenses before benefits are paid for that individual</small>	\$2,000 per individual		\$3,000 per individual		\$5,100 per individual
Coinsurance options	75/25	50/50	75/25	50/50	100/0
Coinsurance out-of-pocket maximum <small>Note: To calculate your total out-of-pocket maximum, add the individual deductible to this amount</small>	\$3,000 per individual	\$2,000 per individual	\$2,000 per individual	\$2,000 per individual	\$0

The **family deductible maximum** is two times the deductible and is met collectively by two or more individuals.

The **family coinsurance out-of-pocket maximum** is two times the coinsurance out-of-pocket maximum.

The **non-network deductible** is the deductible plus \$1,000. The **family non-network deductible maximum** is two times the network deductible maximum.

Non-network coinsurance is coinsurance less 20%. In Texas, non-network coinsurance remains 50/50 when you select that option.

The **non-network coinsurance out-of-pocket maximum** is \$8,000/individual and \$16,000/family.

Annual maximum	None. Lifetime maximum is \$2 million.
Outpatient services maximum	\$15,000 or \$25,000 per individual each year
Prescription drug coverage	Covered as any other medical expense <ul style="list-style-type: none"> Includes a discount card \$2,000 per individual each year with the option to buy up to the lifetime maximum of \$2 million
Accident Medical Expense (AME) <small>Optional benefit</small>	\$300, \$500 or \$1,000 per individual each accident

RightStart HSA benefits

(after deductible and coinsurance):

- **Inpatient hospital** – Intensive Care Unit or semi-private room rate and covered ancillary charges unlimited to the lifetime maximum
- **Wellness benefits** up to \$500 – after one year
- **Organ transplants** – unlimited to the lifetime maximum
- **Emergency room** – \$75 access fee, waived if admitted
- **Ground or air ambulance** – \$1,000 per trip, limited to one trip per individual each year
- **Outpatient physical, speech and occupational therapy** – \$50 per visit, up to two visits per individual each year
- **Inpatient rehabilitation facilities** – \$100 per day, up to 50 days per individual each year

Options and add-ons

- **SuiteSolutionsSM** – valuable services, discounts and protections that complement your higher deductible plan by helping you pay out-of-pocket health care expenses.
- **Accident Medical Expense (AME)** – with AME, we pay first when you have an injury – before you pay any copay, access fee, deductible or coinsurance.
- **Dental/Vision Card** – present your card to a dental or eyewear provider in the nationwide network for up to 50% savings for all family members.

All deductibles and maximums (except the lifetime maximum) are reset each January 1. Options and add-ons are available at an additional cost. See software proposal for availability. Refer to the RightStart State Variations for state-specific information.

Except where state mandated, RightStart HSA does not provide benefits for maternity, chiropractic care, home health care, alternative medicine or mental illness/substance abuse.

NEW!

RightStartSM HSA

FAQs

Q. What is an HSA?

A. An HSA is a tax-favored savings account which allows funds to be accumulated tax-free to pay for current and future qualified health care expenses.

Q. How much can be contributed to an HSA in 2005?

A. The maximum contribution for a single person is either \$2,650 or an amount equal to the insurance plan deductible — whichever is less. The maximum contribution for a family is either \$5,250 or an amount equal to the insurance plan deductible — whichever is less.

Q. What happens to the HSA balance at the end of the year?

A. Unspent HSA funds roll over each year and belong to you. There is no “use it or lose it” provision with HSAs. These funds can continue to be used for qualified medical expenses, along with any new contributions.

Q. Why choose RightStart HSA from Assurant Health?

A. RightStart HSA is one of the most affordable ways to establish health insurance protection for your family. It’s a qualified high deductible health plan that permits you to save money tax free, which lowers your overall costs.

For a complete listing of benefits, exclusions and limitations, please refer to the plan document. In the event there are discrepancies with the information given here, the terms and conditions of the coverage documents will govern.

Assurant Health markets products underwritten by Time Insurance Company.

Product forms 244 and 253; Texas forms 253.001.TX and 253.001.TX-LB.

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Form 28978 (Rev. 8/2005)