



ASSURANT
Health®

Assurant Health
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About Assurant Health

Assurant is a premier provider of specialized insurance products and related services in North America and select worldwide markets. The four key businesses — Assurant Solutions, Assurant Specialty Property, Assurant Health, and Assurant Employee Benefits — partner with clients who are leaders in their industries and have built leadership positions in a number of specialty insurance market segments in the U.S. and select worldwide markets. The Assurant business units provide debt protection administration; credit-related insurance; warranties and service contracts; pre-funded funeral insurance; creditor-placed homeowners insurance; manufactured housing homeowners insurance; individual health and small employer group health insurance; group dental insurance; group disability insurance; and group life insurance.

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 approximately 14,500 employees worldwide and is headquartered in New York's financial district. www.assurant.com.

Short-term limited duration coverage, such as our Short Term Medical plans, are not subject to certain provisions of Federal health care reform, including provisions related to lifetime limits, dependent coverage, preventive care and pre-existing conditions. The pre-existing condition exclusion for these plans will apply to all customers, including those under the age of 19.

This policy has terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call your insurance agent or the company.

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ASSURANT
Health®

Assurant. On your terms.®

**Short Term Medical
Insurance**



an **affordable**
alternative to COBRA

***Time Insurance Company
John Alden Life Insurance Company***

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

When you're between permanent health insurance plans, **COBRA coverage isn't your only option.** Get the financial protection you need, often at a lower cost, with Short Term Medical temporary insurance.

Often less costly than COBRA, a Short Term Medical plan is the ideal way to fill a gap in permanent health coverage:



- Between jobs
- Waiting for employer benefits
- Temporary or seasonal employees
- Newly independent

After a job loss, you might think you can't afford insurance. But an unexpected illness or injury can strike anytime and leave behind devastating bills. Look at some examples of what you might pay for these injuries and illnesses without the protection of Short Term Medical.

Injury/illness	Charges
Injuries from motor vehicle accident	\$165,818
Broken leg from fall	\$19,629
Pneumonia	\$128,268
Bicycle accident	\$337,404

Numbers based on submitted claims.

*Short Term Medical insurance is often a lower-cost alternative to COBRA. However, if you purchase Short Term Medical rather than maintaining COBRA coverage, you may give up your rights to coverage for pre-existing conditions or guaranteed health insurance in the future.

Short Term Medical makes it easy to protect yourself from unexpected high medical bills.

- Answer just a few questions to apply
- Coverage as early as tomorrow
- Plan durations of 30 to 180 days
- Flexible plan and payment options
- You choose your own doctors

Even a short time
without insurance
is not worth
the risk.

Talk to your agent about covering your insurance gap with Short Term Medical today!

