



IMployeeSM

1

The health insurance solution for employees' **individual** needs

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, Wis., and has operations offices in Minnesota, Idaho and Florida, as well as sales offices across the country. The Assurant Health Web site is 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, is traded on the New York Stock Exchange under the symbol AIZ. Assurant has more than \$20 billion in assets and \$7 billion in annual revenue. The Assurant Web site is www.assurant.com.



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As the owner of a small business, you know offering health insurance makes your business more appealing — helping you attract and keep the best performers. After all, with the investment you've made in recruiting and training the right people, losing them means time and money wasted.

If you're currently unable to offer health insurance coverage to employees, their dependents or even those part-time, seasonal or contract employees, you can still **provide access to health insurance — at no cost to you.**

Offer access to IMployeeSM from Assurant Health. IMployee is different from group insurance. It's individual medical insurance, which means:

- You don't have to worry about contributing to the cost — **employees are solely responsible for premium.**
- There are **no participation qualifications** to meet — any number of employees or dependents can apply.
- **All types of employees are eligible to apply** — no matter if they're part-time, temporary, seasonal or contract employees.
- **Employees choose** if they want to add their dependents to their plan.
- **Each employee is underwritten separately** and coverage depends on each person's health status.
- **Employees choose the plan that's right for them** — there's no guessing on your part or trying to find one plan that fits the needs and budgets of everyone.

Offer your employees access to individual medical insurance and you'll both get:

DIRECT ACCESS to experience

When you open the doors of your business to a licensed, knowledgeable agent selling Assurant Health's individual medical insurance, you're giving your employees a direct link to an organization with 115 years' experience in health insurance. Your employees can trust us to protect them — whether it's for everyday needs like seeing a doctor or for the more serious illness or accident that could wipe them out financially.

EASY ADMINISTRATION

Providing access to health insurance doesn't have to mean getting bogged down in administrative details. Through payroll deduction, Assurant Health makes it easy to deduct premium directly from each employee's paycheck, so there's money each month to assure your employees are protecting themselves. All you need to do is collect each month's premium and mail in one check.

SOLUTIONS NOW and for the future

We're committed to helping small business owners — like you — find solutions for your health insurance needs. Offering access to individual medical insurance assures that you're providing your employees with a value-added service while meeting the current financial needs of your business.

As your business needs change, you can rely on Assurant Health's sole focus on health insurance to help you with other health insurance solutions, including Small Group insurance and Short Term Medical insurance.

We can help you make your business more attractive. Contact your local insurance agent today to learn more about IMployee from Assurant Health.

