



ASSURANT
Health®

Accident and Critical Illness coverage pays cash right to you – *when you need it most.*

Almost everyone knows someone who, even with medical insurance, has struggled to make ends meet after being injured or having a heart attack, or while fighting cancer.

The costs of illnesses and injuries can go well beyond the medical bills. There's also:

- Time off work
- Travel to and from the best doctors and hospitals
- Extra costs for hotels and childcare while away from home
- Concern for how you'll pay everyday expenses — your mortgage, vehicle payments, household bills, gas and food

You can't predict when you might be injured or become critically ill. And there's no way to know what expenses you'll have, or how much time you'll lose at work. That's why you need to know now about **Accident and Critical Illness coverage from Assurant Health.**

Increase your coverage



Cash benefits when you're injured

You get Accident benefits for each covered injury and service — which can mean multiple benefits per accident.

- Benefits for ambulance trips, emergency rooms, hospital stays, surgery and more
- Total benefits, as shown in the examples on the next page, can add up to thousands of dollars
- Cash paid right to you in addition to any other auto or medical benefits you might also receive



Lump-sum cash payment if you're diagnosed with a critical illness

Your Critical Illness benefit is a lump-sum amount that you select — the amount that gives you confidence you'll be able to pay your bills, keep your life running, and focus on fighting your disease and getting back to health.

- Options from \$5,000 to \$100,000
- Cash paid right to you even if you're covered by other insurance plans
- Use the cash any way you want — to pay your part of medical bills or to take care of your other expenses

Assurant. On your terms.®

See the next page for benefit bundle examples. ►

Time Insurance Company

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

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Accident and Critical Illness Benefit Bundle Examples

BENEFIT TYPE	BUNDLE 1	BUNDLE 2	BUNDLE 3
Accident Benefits			
• Emergency Room Treatment	\$100	\$100	\$100
• Initial Hospitalization	\$1,000	\$1,000	\$1,000
• Intensive Care Unit (ICU) Stay	\$500/day	\$500/day	\$500/day
• Surgery	\$1,000	\$1,250	\$1,250
• Fracture	\$200 to \$4,000	\$250 to \$5,000	\$250 to \$5,000
• Emergency Dental Injury	\$300	\$400	\$400
• Rehabilitation Unit	\$100/day	\$150/day	\$150/day
• Ambulance	\$150	\$200	\$200
• Accidental Dismemberment	\$1,500 to \$30,000	\$2,500 to \$50,000	\$2,500 to \$50,000
Critical Illness Benefits*			
• Critical Illness Benefit	\$20,000	\$30,000	\$40,000
• Term Life Benefit – 10-year term	\$10,000	\$15,000	\$20,000
Sample Monthly Premium	\$37.60	\$50.41	\$60.20

Reduce your health insurance costs.

Accident and Critical Illness coverage alongside your medical coverage could mean cash benefits to cover your deductible and more.

You likely know that you can lower your medical insurance premium by increasing your deductible. Having Accident and Critical Illness coverage alongside your medical coverage gives you a way to reduce your insurance costs.

You can confidently:

- Increase your deductible
- Pay less overall for your coverage
- Use your cash benefits to cover your deductible and potentially more should you ever have a covered accident or critical illness

Increase your coverage. Reduce your health insurance costs. Get Accident and Critical Illness coverage.

[Look for more information about benefits in the Accident Coverage and Critical Illness Coverage brochures.](#)

** When the critical illness benefit is paid, both the critical illness benefit amount and the term life benefit amount are reduced accordingly. If policy benefits are reduced, the monthly premium is also reduced to correspond to the remaining benefits. The policy will continue to pay critical illness and/or life benefits until the policy term ends or remaining benefits are paid.*

Sample monthly premiums are for illustration only and are for a 40-year-old male in Industry Class B with 24-Hour Accident Coverage. The first bundle quotes Level 1 Accident Coverage. The other bundles quote Level 2 Accident Coverage. Actual services and benefits may vary. Rates are subject to change based on your state and rate class. Rate class is determined by factors such as age, benefit levels, type of insurance, riders and health characteristics at the time of application.

Accident Coverage and Critical Illness/Term Life Coverage are separate contracts. This flyer provides summary information. For more details regarding benefits, limitations and exclusions, see the Accident Coverage and Critical Illness Coverage brochures, or contact your agent.

Reduce your premium