



ASSURANT
Health

VoluntaryMart®

Employer and Employee Advantages

VoluntaryMart® supplemental insurance plans are an **ideal addition to employer-sponsored health coverage**. The plans offer **quality coverage at an affordable price**. And, best of all, both employers and employees reap benefits.

EMPLOYER ADVANTAGES

- Great way to attract and retain quality employees without financially sacrificing business
- Plan premiums are usually paid by employees
- Ideal way to show concern for employees well-being while controlling health care costs
- No administration hassles since enrollment and policy delivery are handled for the employer
- Way to meet the specific health insurance needs of each unique employee
- Flexible payment options of electronic funds transfer, credit card and payroll deduction
- Way to offer benefits to everyone including those not covered by core benefits – such as seasonal and part-time employees
- Section 125 plans available (*Premium Only Plans and Flexible Spending Accounts*):
 - Increase profits due to reduced payroll taxes
 - Reduce FICA taxes

EMPLOYEE ADVANTAGES

- Improved financial security and peace of mind with added health benefits
- Cash benefits are paid directly to employees (not doctors and hospitals)
- Money can be used to pay for medical and non-medical expenses including deductibles, lost income, groceries, and so much more
- Fast claims – benefit checks are usually mailed with 48 hours of receipt of a valid claim
- Portable coverage even if an individual changes jobs
- Affordable rates that are designed to stay that way – regardless of the payment option selected
- Freedom to choose doctors and hospitals
- Coverage is easy to obtain, just a few medical questions to answer
- Flexible payment options of electronic funds transfer, credit card and payroll deduction



Plan Advantages at a Glance

Not all supplemental insurance plans are the same. That's why it's important to look closely at the benefits, rates and optional riders available when recommending a plan to your client. As you'll see, the VoluntaryMart plans offer you a great competitive advantage.

Overall Advantages:

- Broader portfolio – clients can choose from eight plans ... that's more than any other carrier
- Preferred and standard underwriting – a unique rating strategy for the marketplace
- Age-band pricing – clients can lock in their rate at their current age
- Ability to sell to individuals – plans are not limited to only worksites
- Flexible payment options – electronic funds transfer, credit card and payroll deduction
- Competitive rates – same rates for individuals and groups and all payment options

Plan-Specific Advantages:

Accident	Cancer	Dental	Heart and Stroke
<ul style="list-style-type: none"> • Two plans <ul style="list-style-type: none"> – 24-hour coverage; off-the-job coverage • Richer benefit design, including daily benefits • Choice of elimination periods • Disability riders with income replacement benefits • Simplified underwriting - no medical check up 	<ul style="list-style-type: none"> • Richer benefit design <ul style="list-style-type: none"> – Wellness benefit - cancer screening each year – Waiver of premium after 90 days if totally disabled by cancer – Experimental treatment benefit • Rate discount <ul style="list-style-type: none"> – 15% premium discount for 2-adult families • Optional rider <ul style="list-style-type: none"> – Return of Premium 	<ul style="list-style-type: none"> • Rate discounts <ul style="list-style-type: none"> – 10% premium discount with 3 employees or 25% participation – 10% premium discount for 2-adult families • Per-child rates - advantage to smaller families • Unique inflation rider • No network requirements 	<ul style="list-style-type: none"> • Few competitors offer heart/stroke policies • Rate discount <ul style="list-style-type: none"> – 10% premium discount for 2-adult families • Return of Premium Rider • Waiver of premium after 90 days of full disability • Optional rider
Hospital Indemnity	Sickness Indemnity	Short Term Disability	Term Life
<ul style="list-style-type: none"> • Richer benefit design <ul style="list-style-type: none"> – Unique initial hospitalization benefit - flat benefit per calendar year – Hospital confinement due to accident doubles daily benefit • Simplified underwriting - no medical check up • Optional riders <ul style="list-style-type: none"> – Intensive Care – Initial Hospitalization 	<ul style="list-style-type: none"> • Pays hospital benefits for sickness and accident, competitors only pay for sickness • Rate discount <ul style="list-style-type: none"> – 10% premium discount for 2-adult families • Simplified underwriting - no medical check up • Optional rider <ul style="list-style-type: none"> – Intensive Care 	<ul style="list-style-type: none"> • Richer benefit design <ul style="list-style-type: none"> – Flexible plan options – Partial disability benefit – Spouse benefit • Choice of elimination and benefit periods • Simplified underwriting - no medical check up 	<ul style="list-style-type: none"> • Richer benefit design - base plan offers <ul style="list-style-type: none"> – 20 year level term – No reduction in face amount due to age – Accidental death benefit – Waiver of premium benefit – Monthly accelerated benefit for Long Term Disability – Policy face amount • \$10,000-\$25,000 • Two rate structures <ul style="list-style-type: none"> – Current annual rate structure – Guaranteed annual rate structure - rates remain the same through advancing age • Optional rider <ul style="list-style-type: none"> – Critical Illness (50% of face value)

For agent use only. Not for distribution to consumers.

Assurant Health is the brand name for products underwritten and issued by Time Insurance Company and John Alden Life Insurance Company. © 2006 Assurant, Inc. All rights reserved.

J-46913 (8/2006) Not available for order.