

Assurant Health Short-Term Med - Illinois Benefits

Select the Plan That's Right for You

	6 Month Plan	12 Month Plan
Length of Coverage	30-185 days Up to 6 monthly payments	186-365 days Up to 12 monthly payments
Lifetime Maximum Benefit	\$2 million maximum for each covered person	
Deductible Amount you pay toward covered expenses before the plan pays benefits One Family Deductible - only one deductible needs to be satisfied by all covered family members if a deductible of \$1000 or more is selected.	\$250, \$500, \$1,000 or \$2,500 Families of 3 or more only need to satisfy a maximum of three deductibles.	\$500, \$1,000, \$2,500 or \$5,000 Families of 3 or more only need to satisfy a maximum of three deductibles.
Rate of Payment (Coinsurance) Options Percentage of covered expense insurance pays after satisfaction of the deductible		
100% Option	After satisfaction of deductible, plan pays 100% of covered expense up to the plan maximum	Not Available
80% Option	After satisfaction of deductible, plan pays 80% and you pay 20% of next \$10,000 in covered expenses. Then the plan pays 100%.	
50% Option	After satisfaction of deductible, plan pays 50% and you pay 50% of next \$10,000 in covered expenses. Then the plan pays 100%.	

Optional "Add-On" Benefits

	6 Month Plan	12 Month Plan
Higher Lifetime Maximum	Increase lifetime maximum benefit from \$2 million to \$5 million	
Term Life Insurance	\$25,000 for insured or \$25,000 for both insured and spouse	
Accident Medical Expense	Provides first dollar coverage for treatment of an accidental injury. Benefit amounts per accident are equal to the Short Term Medical deductible chosen.	
Dental - Vision Discount Plan	<ul style="list-style-type: none"> Save 10% to 60% on eyeglasses, contact lenses (disposables via mail order only), and other retail eyewear items through a network of over 13,000 eye care professionals nationwide. You can also receive discounts on eye examinations and surgical procedures including Lasik where available. Save 10% to 50% on dental care expenses such as orthodontics (braces), dentures, cosmetic dentistry, crowns, extractions, fillings, oral surgery, periodontics and most other services through a network of more than 24,000 providers nationwide. Save 25% to 50% off suggested retail prices on vitamin and nutritional supplements. 	

Assurant Health Short Term Medical insurance covers major hospital, medical and surgical expenses incurred as a result of medically necessary care for a covered illness or injury.¹

Covered Medical Services

- Prescription drugs
- Inpatient hospital services
- Outpatient hospital services
- Health care practitioner services, surgical and anesthesia services
- Reconstructive surgery
- Inpatient rehabilitation programs
- Skilled nursing facility care
- Home health care
- Outpatient physical medicine services
- Ambulance services
- X-ray and laboratory services
- Durable medical equipment and supplies
- Blood product transfusions
- Temporomandibular joint (TMJ) or craniomandibular joint dysfunction
- Organ transplants (\$100,000 maximum benefit)

¹ A covered illness or injury is an expense that is: 1) incurred for services, treatment or supplies prescribed by a physician; 2) incurred by a covered person as the result of illness or injury; 3) incurred for medically necessary care; and 4) incurred while this policy is in force.

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

Although the above provides a summary of covered medical services, this is not an insurance contract and only the actual contract defines coverage. Benefits may vary by state and by the terms of the insurance contract. The policy itself sets forth in detail the rights and obligations of both you and the insurance company. Once you receive your Short Term Medical policy, please read it carefully.