



ASSURANT  
Health

**VoluntaryMart®**  
*Added Protection — Superior Solutions<sup>SM</sup>*



*Heart and Stroke Insurance*

# VoluntaryMart®

## Heart and Stroke Insurance

### Did you know:

- Coronary heart disease kills more Americans than any other illness.
- It's estimated that there are 565,000 new heart attack cases every year.
- One out of every five deaths in the United States is caused by coronary heart disease.
- Stroke is the third leading cause of death in the United States.
- Each year, more than 500,000 people have a stroke for the first time.

Source: American Heart Association's Heart Disease and Stroke Statistics – 2006 Update.

Treating coronary heart disease, heart attack or stroke almost always requires paying out-of-pocket expenses. This is money that you must pay for insurance deductibles, copays, coinsurance and the costs of transportation, child care and home care. Add it up and the total can be staggering.

### VoluntaryMart® Heart and Stroke Insurance can be your financial safety net

VoluntaryMart provides you with an immediate cash benefit — paid directly to you — if you have a heart attack or stroke or suffer from coronary heart disease that results in hospitalization or surgery.

### Cash for you at a time you need it most

- No deductibles, copays or coinsurance requirements
- No restrictions on your choice of doctors and hospitals
- No preauthorization for treatment
- No limitations on how you spend it

### Cash paid regardless of other insurance you may have

With VoluntaryMart Heart and Stroke Insurance, you decide what to do with the money. Use it for medical bills, to replace lost income, to cover transportation costs, to pay for services you can't perform, or for other needs.



## Effective and Affordable

VoluntaryMart Heart and Stroke Insurance is:

**Easy to Obtain** – There are only a few health questions to answer and no medical exam to take.

**Economical** – Rates are affordable and designed to stay that way.

**Fast** – In most cases, a check is mailed to you within 48 hours of receipt of proof of a valid claim.

**Guaranteed Renewable** – Coverage is guaranteed renewable for life. It cannot be cancelled because of the number of claims you file or the amount of benefits you receive.

**Portable** – Once you're approved and your policy is in force, it's yours to continue even if you leave your job for any reason.

## Choose Level 1 or Level 2 Benefits

Select the level of coverage that best meets your needs and budget.

| BENEFITS   | Level 1                     | Level 2                     |
|--|-----------------------------|-----------------------------|
| <b>Ambulance</b><br>This policy pays a benefit each time an insured person requires ambulance transportation to a hospital where he or she is confined overnight for a covered condition. A licensed, professional ambulance company must provide the ambulance service. | Ground: \$200<br>Air: \$400 | Ground: \$300<br>Air: \$600 |
| <b>Cardiac Catheterization</b><br>This policy pays a benefit when an insured person receives a cardiac catheterization procedure.  | \$500                       | \$750                       |
| <b>Cardiograms/Stress Testing</b><br>This policy pays a benefit when an insured person receives an electrocardiogram, echocardiogram or cardiac stress test during a covered hospital stay. This benefit is payable only once per hospital stay.                         | \$100                       | \$150                       |
| <b>Cerebral or Carotid Angiogram</b><br>This policy pays a benefit if a cerebral or carotid angiogram is received by an insured person during a covered hospital stay. This benefit is payable once per hospital stay.   | \$150                       | \$225                       |
| <b>Coronary Angioplasty</b><br>This policy pays a benefit when an insured person receives a coronary angioplasty procedure regardless of the number of blood vessels repaired during the procedure.  | \$750                       | \$1,000                     |
| <b>Coronary Artery Bypass Graft Operation</b><br>This policy pays a benefit when an insured person receives a coronary artery bypass graft operation, regardless of the number of grafts performed during the operation.   | \$2,500                     | \$3,500                     |
| <b>First Occurrence of a Heart Attack or Stroke</b><br>This policy pays a benefit when an insured person first suffers a heart attack or stroke. This benefit is only payable once per insured person.   | \$1,500                     | \$2,000                     |
| <b>Heart Transplant</b><br>This policy pays a benefit when an insured person receives the implantation of a natural human heart. This benefit is payable once per insured person.  | \$100,000                   | \$150,000                   |
| <b>Hospital Confinement</b><br>This policy pays a benefit for an insured person for each day a room charge is incurred during a covered hospital stay.   | \$225/day                   | \$300/day                   |
| <b>In-Hospital Blood and Plasma</b><br>This policy pays a benefit when an insured person receives blood, plasma and/or platelets during a covered hospital stay. This benefit is payable only once per insured person, per hospital stay.                                | \$225                       | \$300                       |

The amount of benefits provided depends upon the level selected and the premium will vary with the amount of benefits.

| BENEFITS  | Level 1       | Level 2       |
|---|---------------|---------------|
| <p><b>Lodging</b></p> <p>This policy pays a benefit for each day lodging charges are incurred by an immediate family member of an insured person when the insured receives covered treatment at a hospital more than 100 miles away from the immediate family member's residence. This benefit is payable up to 60 days per hospital stay.</p>  | \$50/day      | \$75/day      |
| <p><b>Nursing Services</b></p> <p>This policy pays a benefit for private nursing care required by an insured person during a covered hospital stay in addition to care regularly furnished and billed by the hospital. This covers full-time private care and attendance provided by registered graduate nurses, licensed practical nurses or licensed vocational nurses. These services must be authorized by the attending physician and are payable up to 60 days per hospital stay.</p>   | \$100/day     | \$150/day     |
| <p><b>Oxygen</b></p> <p>This policy pays a benefit when an insured person receives oxygen during a covered hospital stay. This benefit is payable only once per hospital stay.</p>  | \$225         | \$300         |
| <p><b>Pacemaker Insertion</b></p> <p>This policy pays a benefit when an insured person receives the initial insertion of a permanent pacemaker.</p>   | \$1,000       | \$1,500       |
| <p><b>Physiotherapy</b></p> <p>This policy pays a benefit each day an insured person receives physiotherapy performed by a physical therapist as required during a covered hospital stay. This benefit is payable up to 60 days per hospital stay.</p>  | \$50/day      | \$75/day      |
| <p><b>Second Surgical Opinion</b></p> <p>This policy pays a benefit when a charge is incurred by an insured person for a second opinion by a physician concerning a covered surgery.</p>  | \$100         | \$150         |
| <p><b>Surgery/Anesthesia</b></p> <p>This policy pays a benefit for surgical procedures performed on an insured person for a covered condition. Two or more surgical procedures performed through the same incision are considered one operation, and benefits are paid based upon the most expensive procedure. Anesthesia benefits equal 25% of the benefit payable for the surgery.</p>   | Up to \$5,000 | Up to \$7,000 |
| <p><b>Thromboendarterectomy</b></p> <p>This policy pays a benefit when an insured person receives a thromboendarterectomy operation.</p>  | \$2,500       | \$3,500       |
| <p><b>Transportation</b></p> <ul style="list-style-type: none"> <li> <p>• <b>Non-Local Transportation</b></p> <p>This policy pays a benefit for transportation between a hospital and the insured person's residence if the insured person requires hospital confinement for a covered condition. This benefit is limited to one payment for each hospital stay.</p> </li> <li> <p>• <b>Immediate Family Member's Transportation</b></p> <p>This policy pays a benefit for transportation of a member of the insured person's immediate family, between a hospital and the immediate family member's residence, if the insured person requires hospital confinement for a covered condition. This benefit is limited to one payment for each hospital stay.</p> </li> </ul> <p>Transportation benefits are payable only if the distance between a hospital and the residence of the insured person or immediate family member (whichever is applicable) is greater than 100 miles and an ambulance is not used as the means of transport.</p> | \$225         | \$300         |
|   | \$200         | \$300         |

## Additional Benefits

### Waiver of Premium

Premiums will be waived for the period of time during which the policyowner is completely unable to do all of the usual and customary duties of her or his occupation for a period of 90 continuous days due to having a heart attack, heart disease or stroke. If the policyowner is not employed, then he or she must be unable to perform two or more Activities of Daily Living, as defined in the policy, for a period of 90 continuous days.

### Continuation of Insurance

If the policyowner leaves his/her employment and this policy has been in force and paid through payroll deduction for the previous six months, monthly premium payments will be waived for up to 60 days from the end of employment. Notification must be made in writing no more than 30 days from the end of employment. To keep the policy in force, premium payments must be re-established either by paying directly or via payroll deduction. The policyowner may again be eligible for waiver of premiums under this section once he/she has paid premiums through a new employer for a period of six months.

## Expand Your Coverage with these Optional Riders

**Hospital Intensive Care Rider** – pays benefits if an insured person is confined to an intensive care unit while hospitalized for a covered accident or sickness.

**Return of Premium Rider** – returns all premiums less incurred claims if the policyowner keeps the policy and rider in force until the maturity date (*25th anniversary of the date the rider became effective*).

*Riders are available at an additional cost.*

## Exclusions and Limitations

This policy has a 30-day waiting period. If an insured person has a heart attack or stroke or has heart disease diagnosed before coverage has been in force 30 days from the effective date, benefits apply only to treatment occurring two years after the effective date.

The 30-day waiting period is waived for policies sold at worksites with five or more eligible W-2 employees.

Benefits are not provided for:

- services rendered by a member of the immediate family of an insured person.
- services rendered outside the territorial limits of the United States and Canada.
- any condition other than heart attack, heart disease or stroke, as defined in the policy.

# VoluntaryMart®

Heart and Stroke Insurance



ASSURANT  
Health

**Assurant Health**  
501 West Michigan  
Milwaukee, WI 53203

## Convenient and Affordable

VoluntaryMart Heart and Stroke Insurance is a convenient and affordable way to supplement your health care coverage.

## Pays Benefits When You Need Them Most

VoluntaryMart Heart and Stroke Insurance provides peace of mind by offering practical, personal and convenient coverage that pays benefits when you or a family member need them most.

## Security and Confidence

When you select VoluntaryMart Heart and Stroke Insurance from Assurant Health, you enjoy the security and confidence that comes from doing business with an industry leader that traces its roots back more than 110 years.

You can rely on Assurant Health – now and in the future.

**For more information or to apply, contact your authorized VoluntaryMart® agent today.**

### *About Assurant Health*

Assurant Health has been in business since 1892. Assurant Health's underwriting companies provide health insurance coverage for more than one million people nationwide. The companies' 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. Assurant Health is the brand name for products underwritten and issued by one or more of Assurant Health's underwriting companies – Time Insurance Company, John Alden Life Insurance Company and Union Security Insurance Company. Each underwriting company is financially responsible for its own insurance products. The Assurant Health Web site is [www.assuranthealth.com](http://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 over \$20 billion in assets and \$7 billion in annual revenue. The Assurant Web site is [www.assurant.com](http://www.assurant.com).

This brochure provides summary information. Please refer to the insurance policy for the actual terms and conditions. In the event that there are discrepancies with the information in this brochure, the terms and conditions of the coverage documents will govern.

Product forms 039 and 069; Riders B197, B198, B227 and B228.

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