



Assurant Health  
501 W. Michigan, Milwaukee, WI 53203

## KeyMed<sup>SM</sup>

Time Insurance Company  
Ohio - Form 499  
State Variations

The product brochure for KeyMed is used nationwide and does not reflect state-specific information. Use this State Variations form along with the product brochure. This form contains a list of available options and a summary of major contract variations for Ohio.

### Available Options

Dental Insurance  
Dental-Vision Discount Plan (Discount programs are not insurance)  
SuiteSolutions

### State-Specific Benefits

Child Health Supervision Services - Benefits include periodic review of a covered dependent child's physical and emotional status from the moment of birth until attainment of age nine, performed in accordance with the recommendations of the American Academy of Pediatrics. Benefits include a history, complete physical examination, developmental assessment, anticipatory guidance, appropriate immunizations, and laboratory tests pursuant to the recommended increments from the moment of birth until age nine. Benefits for services that are provided to a covered dependent child from birth until age one shall not exceed \$500, including hearing screening. Benefits for hearing screening shall not exceed \$75. Benefits for child health supervision services from age one until age nine shall not exceed \$150 per calendar year. A \$25 copayment per visit applies.

Alcohol Abuse Treatment Services - Includes outpatient, inpatient and intermediate treatment of alcohol abuse. Covered charges include consultation, diagnostic services, neuropsychological services including psychotherapy, counseling and neuropsychological evaluations and other treatment furnished by a hospital, community mental health facility, alcoholism treatment facility or health care practitioner. Deductible and coinsurance apply. The maximum benefit is \$550 per calendar year.

Mental and Emotional Disorder Services - Includes outpatient care for treatment of mental and emotional disorders. Deductible and coinsurance apply. The maximum benefit is \$550 per calendar year.

The services listed below are subject to all benefit maximums:

Mammogram - A baseline mammogram for a covered person who is 35 years of age or older, but younger than 40 years of age; a mammogram every 2 years for a covered person who is 40 years of age or older, but younger than 50 years of age, or one mammography screening every year based on the health care practitioner's recommendation for a covered person who is at risk for breast cancer; a mammogram every year for any woman who is 50 years of age or older but under 65 years of age. The maximum benefit may not exceed 130% of the Medicare approved amount.

Pap Smear - One conventional pap smear screening or a liquid-based cytology screening method for cervical cancer, with or without chlamydia or human papillomavirus (HPV) screening, per calendar year for a female covered person age 18 or older.

Post Mastectomy - Includes prosthetic devices, treatment for physical complications at all stages of mastectomy, including lymphedemas, breast reconstructive surgery incident to the mastectomy as determined to be medically necessary by the health care practitioner in consultation with the covered person, and surgery and reconstruction of the other breast to produce a symmetrical appearance.

Biologically Based Behavioral Conditions - Otherwise covered treatment for the following conditions: schizophrenia, schizoaffective disorder, major depressive disorder, bipolar disorder, paranoia and other psychotic disorders, obsessive-compulsive disorder, and panic disorder, as these terms are defined in the most recent edition of the diagnostic and statistical manual of mental disorders published by the American Psychiatric Association.

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*This document provides summary information. For a complete listing of benefits, exclusions and limitations, please refer to the certificate of insurance. In the event there are discrepancies with the information in this document, the terms and conditions of the coverage documents will govern.*

Form 29659-OH (11/2007)

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