



ASSURANT
Health

Individual Solutions
for business owners



Time
Insurance



ASSURANT
Health

Practical solutions that work for your business —

As a concerned employer, you want to provide every service and benefit you can afford in order to attract and retain the best employees. In today's world, you may not be able to afford health coverage for your employees. Employers who can't offer group health insurance still have options.

Individual Health Plans + List Bill

You can provide opportunities for your employees to get the coverage they need, without funding the cost, using our List Bill service.

Individual Health Plans from Time Insurance Company:

When your employees purchase health insurance, having options is important. We have flexible, affordable and reliable individual health insurance plans that are easy to understand. Our product portfolio includes innovative plans, designed with benefits for every need and budget. Employees can choose the right plan for themselves and their families. And, they can count on our century of experience, financial strength and reliability.

Advantages for Employees

- **Freedom to choose** — Employees may choose from any of the individual health plans that Time Insurance Company offers.
- **Cost** — In some cases, an individual health plan may be a lower-cost alternative to a higher-priced group plan.
- **Convenient payment** — Payroll deduction makes premium payment convenient — no bill in the mail, no check to write, no postage required.
- **Employees own their plans** — The coverage stays with the employee when employment ends.

Advantages for Employers

- **A no-cost solution** — List Bill from Time Insurance Company is a free service.
- **Value option** — You make it convenient for employees to obtain their own individual coverage.
- **Simple and quick process** — List Bill set up is easy, and there's minimal administration.
- **No participation requirements** — Unlike group insurance, there is no requirement regarding the number of employees purchasing the insurance.

Premiums must be paid with the employee's money, not employer's.

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

List Bill – a free service and opportunity for business owners

List Bill is a free billing service that provides a simple and convenient way for you to payroll deduct premium for individual health plans purchased by your employees.

The Time Insurance Advantage:

- select your own billing date
- employees select their own effective dates
- no lengthy employee forms required
- no fees

How List Bill Works:



Employees	Select an individual health plan that best fits their needs and budget	Complete an individual medical application (Subject to Individual Medical Underwriting guidelines)	Notify payroll to begin deductions	
Employer	Completes a List Bill Agreement	Deducts 100% of the premiums from employee paychecks	Receives one consolidated "list" bill for all employee monthly premiums	Remits one consolidated check





ASSURANT Health

Assurant Health
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About Assurant Health

Assurant Health has been in business since 1892 and is the brand name for products underwritten and issued by Time Insurance Company, John Alden Life Insurance Company and Union Security Insurance Company. Together, these three underwriting companies provide health insurance coverage for more than one million people nationwide. Each underwriting company is financially responsible for its own insurance products. Primary products include individual medical, small group, short-term and student health insurance products, consumer-choice products such as Health Savings Accounts and Health Reimbursement Arrangements, as well as non-insurance products. With almost 3,000 employees, Assurant Health is headquartered in Milwaukee, Wisconsin, and has operations offices in Minnesota, Idaho and Florida, as well as sales offices across the country. The Assurant Health Web site is www.assuranthealth.com.

Assurant Health is one of five key business segments of Assurant, Inc., along with Assurant Employee Benefits, Assurant Preneed, Assurant Solutions and Assurant Specialty Property. Together, these business segments have partnered with clients who are leaders in their industries and have built leadership positions in a number of specialty market segments in the U.S. and selected international markets.

Assurant, Inc. is traded on the New York Stock Exchange under the symbol AIZ. The Assurant Web site is www.assurant.com.