It’s a fact of life: accidents happen. And when they happen, accidents can leave you with medical bills you weren’t expecting. Even the best health insurance comes with deductibles, coinsurance and other out-of-pocket expenses that can really add up.

With Accident Medical Expense from Assurant Health, you get help paying your out-of-pocket medical expenses so that when an accident happens to you, you can concentrate on getting well.

John’s story
John was replacing shingles on his roof when he lost his balance and fell, breaking his ankle as he landed. When he arrived at the nearby hospital, John was diagnosed with an ankle fracture and dislocation. Treatment involved surgery.

After the exams, physician fees, anesthesia, surgery and hospital care, John’s medical bills quickly accumulated, totaling $4,730. Though John’s medical insurance covered the expenses, his deductible was $5,000, which meant he was responsible for the entire $4,730. He didn’t have that much money in savings, but fortunately, he had an Assurant Health Accident Medical Expense plan that would pay up to $5,000 in medical expenses from an accident after he paid only a $250 deductible.

| Charges toward medical plan deductible (John’s responsibility) | $4,730 |
| Accident Medical Expense plan pays John | $4,730 |
| John pays Accident Medical Expense deductible | $250 |
| **John pays just this much of his $4,730 bill** | **$250** |

John paid just $36/month* for Accident Medical Expense coverage, which helped him pay his medical bills.

Presented for illustration only. Claim amounts are based on nationwide claims submitted to Assurant Health.

*Premium rate is based on an Accident Medical Expense plan with a $5,000 benefit level for an individual in KY.
Plan for unexpected expenses

With Accident Medical Expense coverage, you get help paying out-of-pocket medical expenses, up to your selected benefit level, in the event of an accident. No matter what sort of medical insurance you have, Accident Medical Expense coverage provides extra security by helping to pay your medical bills when you need help most.

- No waiting period to use your benefits
- No annual or lifetime limits, no matter how many accidents you receive benefits for
- Benefits for accidental death and dismemberment included
- Freedom to use any doctors and hospitals you wish

It’s easy to get the help you need with Accident Medical Expense

- **Easy to obtain** – acceptance is guaranteed, and you can add Accident Medical Expense to an Assurant Health medical plan on one easy application
- **Easy to choose** – consider your health plan’s deductible and out-of-pocket maximum or select the benefit amount you think will provide the funds you need to pay medical bills after an accident
- **Easy to understand** – if you have an accident, your Accident Medical Expense plan pays your medical bills up to the benefit amount you selected, after you pay just a $250 deductible
- **Easy to use** – just submit a claim and your medical bills; if you have an Assurant Health medical plan, your bills are submitted for you
- **Easy to keep** – rates are stable and affordable, with one rate for individuals and another for families of any size, and your plan renews automatically each year
Benefits

<table>
<thead>
<tr>
<th>Benefit levels (maximum benefit paid per accident)</th>
<th>$2,500; $5,000; $7,500 or $10,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible per accident</td>
<td>$250</td>
</tr>
<tr>
<td>Benefit percentage</td>
<td>100%</td>
</tr>
<tr>
<td>Benefit period</td>
<td>First 365 days after the date the accident occurs</td>
</tr>
<tr>
<td>Initial treatment period</td>
<td>Initial treatment or evaluation of the accidental injury must occur within the first 7 days after the accident occurs</td>
</tr>
<tr>
<td>Accidental death and dismemberment maximum benefit limitation</td>
<td>$2,500-10,000 per accident for dismemberment and death benefits combined, paid as a percentage of the selected Accident Medical Expense benefit amount</td>
</tr>
</tbody>
</table>

Treatment-specific limitations:

<table>
<thead>
<tr>
<th>Benefits for air or ground ambulance services</th>
<th>Limit of $300 per accident</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physical medicine</td>
<td>Maximum benefit of $25 per visit day, up to $250 per accident</td>
</tr>
<tr>
<td>Durable medical equipment and personal medical equipment</td>
<td>Maximum benefit of $100 per accident</td>
</tr>
</tbody>
</table>

Assurant Supplemental Coverage | Accident Medical Expense

Exclusions and limitations

Knowing exactly what your plan does and doesn’t provide benefits for is important. Use the following list of what is not eligible for benefits so you know the details. Complete information, which varies by state, is available online.

Exclusions

Claims resulting from or related to sickness, except when such sickness is the direct result of an accidental injury or accidental dismemberment, are not covered under this policy.

In addition, charges directly or indirectly resulting from any of the following are not covered:

- Medical event, treatment, services or supplies for which equal or greater benefits are received from another policy
- Dental treatment except as otherwise covered for a dental injury
- Hernia or heat exhaustion
- Treatment of mental or emotional disorders, alcoholism, substance abuse and drug addiction and drugs and medicines for inpatient or outpatient treatment of such disorders or abuse
- Cosmetic service, treatment that is not medically necessary and experimental or investigational services
- Treatment, services and supplies provided for or by a masseur, masseuse or massage therapist, a rolf; massage therapy; meditation or relaxation therapy; aromatherapy; holistic therapies; acupuncture, biofeedback, neurotherapy and electrical stimulation
Services or supplies ordered, directed or performed by a covered person, an immediate family member, an employer of a covered person or a person who ordinarily resides with a covered person

Treatment incurred outside of the United States, its possessions or Canada

All prescription and over-the-counter products, drugs or medicines

*We will not pay benefits for accidental injury, accidental dismemberment or accidental death directly or indirectly resulting from or related to any of the following:*

War or any act of war, whether declared or undeclared; foreign or domestic acts of terrorism; or participation in military service

Voluntarily taking, absorbing or inhaling any gas, poison or drugs and voluntary use of alcohol or any controlled substance

An attempt to commit or participation in an assault or commission of a felony, whether or not charged

Any hazardous activity, including but not limited to parachute jumping, hang-gliding, bungee jumping, air travel in any vehicle other than a regularly scheduled flight by an airline, racing any motorized or non-motorized vehicle, rock or mountain climbing, spelunking, intercollegiate sports and extreme sports. Also excluded are treatment and services required due to accidental injury received while practicing or preparing for any such activity

Any hazardous occupation or other activity for which compensation is received in any form, including sponsorship, such as but not limited to operating a taxi or delivery service; participating, instructing or accompanying others in skiing, horse riding, rodeo activities, professional or semi-professional sports; adult sporting competitions at a national or international level and extreme sports. Also excluded are treatment and services required due to accidental injury received while practicing or preparing for any such compensated activity

Intentionally self-inflicted injury, suicide or attempted suicide

This brochure provides a summary of benefits, limitations and exclusions. In certain states, an outline of coverage is available from the agent or the insurer. Please refer to the outline of coverage for a description of the important features of the health benefit plan. Please read the coverage documents carefully for a complete listing of benefits, limitations and exclusions. Benefits vary by state.