



ASSURANT  
Health

# RightStart<sup>SM</sup> HSA

Save for health care – tax free!\*

Now you can enjoy the security of health insurance without neglecting other budget priorities!

RightStart HSA is an economical plan that provides the benefits you value while leaving enough cash to fund a Health Savings Account (HSA) – an HSA allows you to accumulate money tax free to pay for qualified health care expenses.

RightStart HSA is specially designed to qualify as a high-deductible health insurance plan according to federal guidelines.

You enjoy valuable coverage and save money before taxes to pay health-related expenses such as deductibles and coinsurance.

Your federal tax bill shrinks while your ability to meet health care costs grows! Your state tax bill may also decrease.

For your convenience, Assurant Health provides HSA Tools to meet your HSA administration needs. Ask your agent!

\* Assurant Health and its legal entities are not engaged in rendering tax advice. Clients should contact a qualified tax professional for tax advice. References are to federal tax laws. State tax laws may differ. Federal and state tax laws are subject to change.

RightStart HSA offers both a PPO and a Traditional Plan.

Take a look at the coverage options:

Deductible options (per person) Annual amount you pay toward a person's covered medical expenses before benefits are paid for that person	\$2,200		\$3,000			\$5,100
	75/25	50/50	100/0	75/25	50/50	100/0
Coinsurance options						
Coinsurance out-of-pocket maximum Note: To calculate your total out-of-pocket maximum, add the individual deductible to this amount	\$3,000	\$2,000	\$0	\$2,000	\$2,000	\$0

The **family deductible maximum** is two times the deductible and is met collectively by two or more persons. The **family coinsurance out-of-pocket maximum** is two times the coinsurance out-of-pocket maximum. The **non-network deductible** is the deductible plus \$1,000. The **family non-network deductible maximum** is two times the non-network deductible. **Non-network coinsurance** is coinsurance less 20%. The **non-network coinsurance out-of-pocket maximum** is \$8,000/person and \$16,000/family.

Annual maximum	None. Lifetime maximum is \$2 million.
Outpatient services maximum	\$15,000 or \$25,000 per person each year
Prescription drug coverage	Covered as any other medical expense <ul style="list-style-type: none"> <li>Includes a discount card</li> <li>\$2,000 per person each year with the option to buy up to the lifetime maximum of \$2 million</li> </ul>

## RightStart HSA benefits

(after deductible and coinsurance):

- **Inpatient hospital** – Intensive Care Unit or semi-private room rate and covered ancillary charges unlimited to the lifetime maximum
- **Wellness benefits** up to \$500 per person each year – after you have been insured for one year
- **Organ transplants** – unlimited to the lifetime maximum
- **Emergency room** – \$75 access fee, waived if admitted
- **Ground or air ambulance** – \$1,000 per trip, limited to one trip per person each year
- **Outpatient physical, speech and occupational therapy** – \$50 per visit, up to two visits per person each year

- **Inpatient rehabilitation facilities** – \$100 per day, up to 50 days per person each year

## Options

### Dental Insurance, Accident Medical Expense Benefit and other Supplemental Products

See the separate Supplemental Products brochure and add valuable protection affordably and conveniently:

- No additional application or underwriting required
- One bill covers your total premium

### RightStart HSA does not provide benefits (unless state-mandated) for:

- Maternity, chiropractic care, home health care, alternative medicine or mental illness/substance abuse.

Options may vary by state. See software proposal for availability. Refer to the RightStart State Variations for state-specific information. Options are available at an additional cost. All deductibles and maximums (except the lifetime maximum) are reset each January 1.

**NEW!**

**RightStart<sup>SM</sup> HSA**

## FAQs

**Q. What is an HSA?**

**A.** An HSA is a tax-favored savings account which allows funds to be accumulated tax-free to pay for current and future qualified health care expenses.

**Q. How much can be contributed to an HSA?**

**A.** As of January 1, 2008, the maximum contribution for a single person is \$2,900 and for a family is \$5,800.

**Q. What happens to the HSA balance at the end of the year?**

**A.** Unspent HSA funds roll over each year and belong to you. There is no “use it or lose it” provision with HSAs. These funds can continue to be used for qualified medical expenses, along with any new contributions.

**Q. Why choose RightStart HSA from Assurant Health?**

**A.** RightStart HSA is one of the most affordable ways to establish health insurance protection for your family. It’s a qualified high deductible health plan that permits you to save money tax free, which lowers your overall costs.

This plan insert 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 insert, the terms and conditions of the coverage documents will govern.

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

Product forms 244 and 253

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Form 28978 (Rev. 11/2007)