

Easy.

HSA Tools offer you easy access to your Health Savings Account.

You have access to a number of online features to help you keep track of your funds and make the best health care decisions for you and your family. Assurant Health HSA Tools give you more control over your health care decisions – at your fingertips, anytime, anywhere.

You also have easy access to your funds through your personalized Visa® debit card and a checkbook. Together, they're an efficient way to manage what you're spending on your health care.

Now that's easy.

Smart.

Being a smart consumer means making the right decisions and getting the most for your money.

But when it comes to health care, most people don't have the tools to *be* a smart consumer. It's others making most decisions – the doctors, the insurance companies, everyone but you.

Now you can have the tools to be a smarter, more informed health care consumer. Assurant Health brings you HSA Tools – the resources you need to understand, manage and pay for your health care, all for just a small fee.

Now that's smart.



ASSURANT
Health

Assurant Health
501 West Michigan
Milwaukee, WI 53203



ASSURANT
Health

Individual Medical HSA Tools

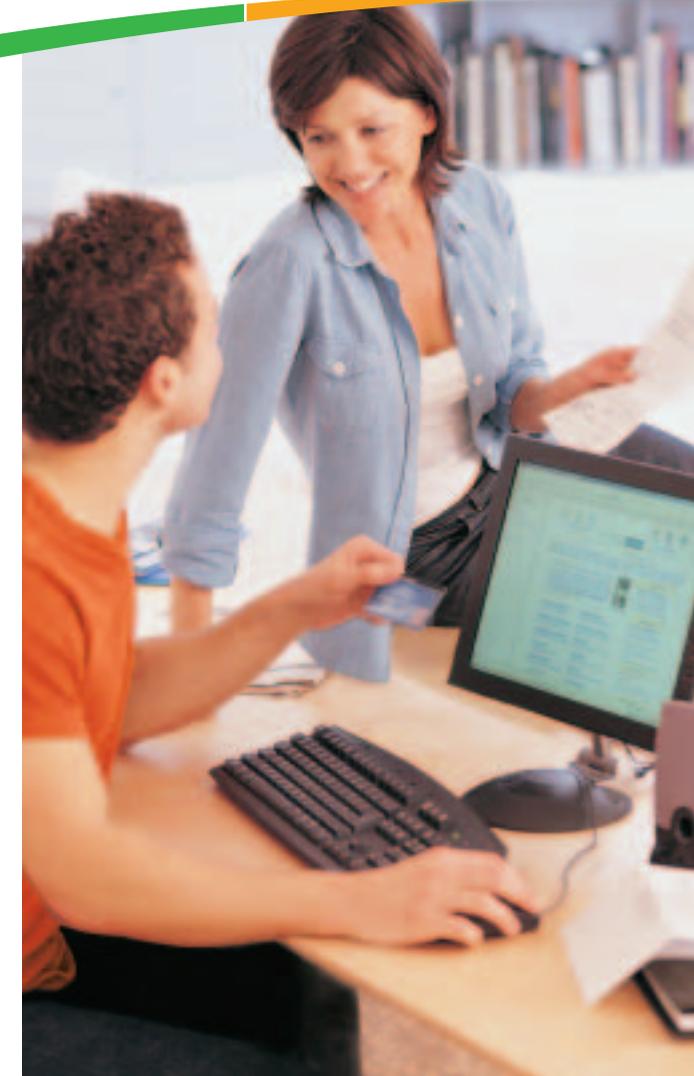
Smart solutions for managing your health care

About Assurant Health

In business since 1892, Assurant Health provides health insurance coverage for more than one million people nationwide. Assurant Health develops and provides a wide range of individual medical, small group, short term and student health insurance products, as well as non-insurance products. Assurant Health also provides 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 products are underwritten by Fortis Insurance Company, John Alden Life Insurance Company and Fortis Benefits Insurance Company. The Assurant Health Web site is www.assuranthealth.com. Assurant Health is part of Assurant, which offers specialized insurance products and related services in North America and selected other markets.

Its four key business units – Assurant Employee Benefits; Assurant Health; Assurant Preneed; and Assurant Solutions – have partnered with clients who are leaders in their industries and have built leadership positions in a number of specialty market segments and in the U.S. and selected international markets.

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



Accessible.

Take a look at the number of ways you can be in better control of your health care dollars:

It pays to be smart!

HSA Tools give you a smart solution for your HSA administration needs – all for an annual fee of only \$50*. And, you'll earn interest on your HSA balance (rates are subject to change).

- 3% on a balance of \$5,000 or more
- 2% on a balance between \$750 and \$4,999

Manage your money in one easy click!

With HSA Tools, you have online access to your account details and the ability to monitor your account at a glance. You can:

- View claims and account activity
- Pay providers directly from your account
- Electronically transfer HSA funds to other accounts
- Check your HSA balance

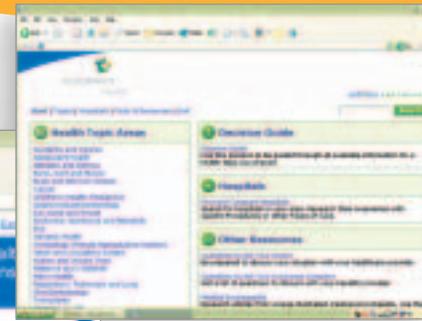
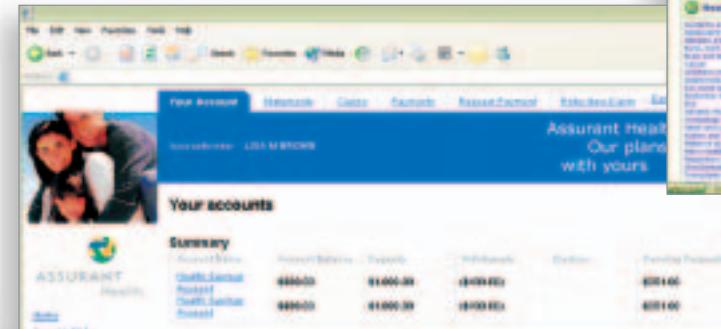
Easily access your HSA funds

Your HSA checkbook and Visa® debit card give you a convenient way to pay for your purchases. And don't worry about claim forms – there are none!

Use your card for**:

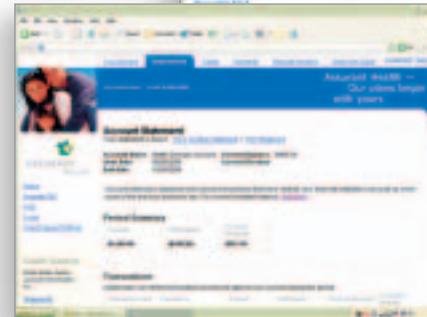
- Prescriptions
- Other qualified medical expenses that are not covered by your health insurance, such as smoking cessation programs and hearing aids

Managing your health care starts here

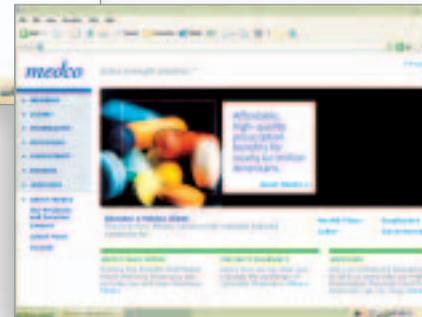


Get the facts

Learn about prescriptions



Access your funds



Get the facts to help you evaluate your choices

There's nothing more important than your health. You can search medical information, from an independent source, to learn more about various conditions and those whose care you'll rely on when it's most important.

- Learn about 90 different conditions and procedures
- Get details about procedures, risks, complications and recovery
- Research available doctors
- Compare the cost and quality of different hospitals

Direct your prescription decisions

With the Medco pharmacy feature, you get the details you need to make wise choices about your prescriptions, all in a secure environment. Access www.medco.com and you'll be able to:

- Research different drugs – by their name or by what conditions they treat
- Learn about available generics and the money they can save you
- Keep track of drug costs and your personal prescription history
- Print prescription information to share with your doctor

Review options specific to you!

Tools are only helpful when they apply directly to your situation. Use the additional administrative features of HSA Tools to give you the most control. You'll be able to:

- Use the exclusive *Health Savings Illustrator* to determine how much money you can save for your health care or retirement needs long term!
- Verify qualified medical expenses – including direct link access to www.irs.gov to get an extensive list
- Link to valuable online medical resources, like the American Cancer Society and the American Heart Association

Keep track for your peace of mind

Although tax audits are rare, they do happen. If the IRS requires documentation, you can track all of your qualified medical expenses online, avoiding any potential tax problems. You can:

- View your health insurance claims
- Enter those other qualified medical expenses that won't automatically be listed online, like eyeglasses and weight-loss programs

Questions about HSA Tools?

Call 866-899-6200, Monday through Friday, from 8:00 a.m. – 5:00 p.m., Central Time.

* Fee does not apply in Arizona and North Carolina.

** If payment is requested for a medical procedure/visit at the time of visit, you can use your debit card or checkbook. However, we recommend only making partial payment, up to 50% of the price, as you'll be paying retail at the time of visit, not the discounted price that comes with network agreements. You'll see any discounts applied on your Explanation of Benefits (EOB).