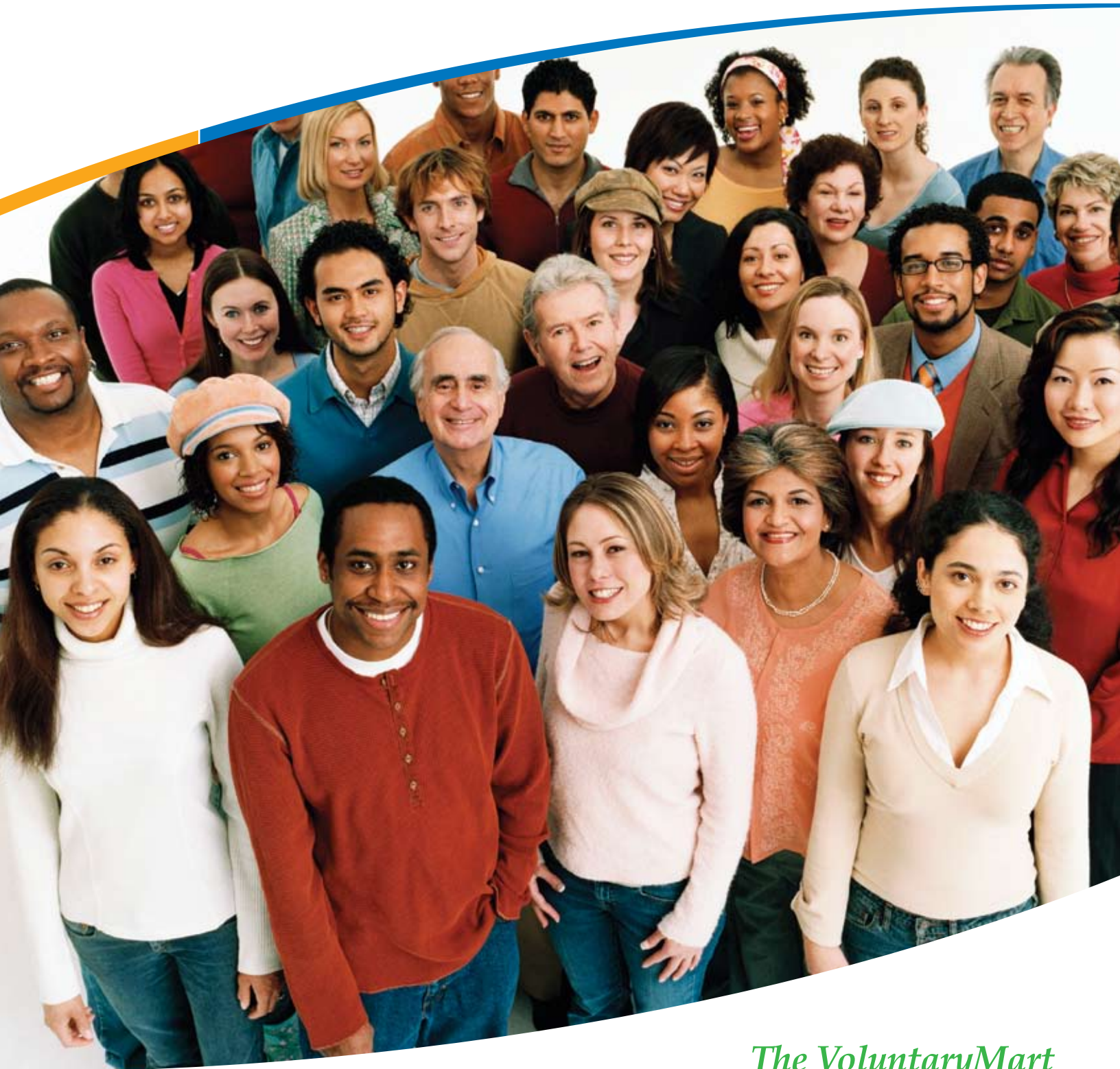




ASSURANT
Health

VoluntaryMart[®]
Added Protection — Superior SolutionsSM



*The VoluntaryMart
Supplemental Insurance Portfolio*

Assurant Health VoluntaryMart® can be your financial safety net

Major medical insurance provides needed protection that most people would never want to be without. But, even if you have health insurance, an injury or sickness could leave you with considerable out-of-pocket costs. Expenses due to deductible, coinsurance, copayments and policy limitations could easily become overwhelming.

In addition, other costs such as transportation, child care and home care are usually not covered by your major medical insurance — leaving you with more expenses to pay while you recover.

All too often, people struggle to regain their financial health long after they've recovered from an injury or sickness.

VoluntaryMart is an ideal complement to major medical coverage

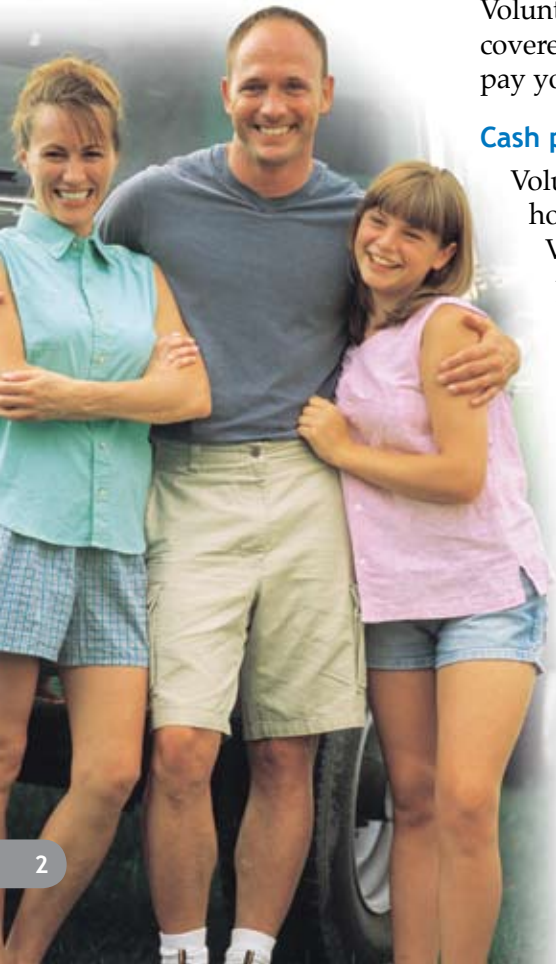
VoluntaryMart's supplemental insurance plans help you pay expenses not covered by other insurance. These plans help take away the worry about how to pay your out-of-pocket medical costs and other everyday bills.

Cash paid directly to you, regardless of other insurance you may have

VoluntaryMart cash benefits are paid directly to you — not to doctors, hospitals or pharmacies. Even if your medical insurance covers an expense, VoluntaryMart pays you cash — when you need it most — to use any way you want.

Choose one or more VoluntaryMart supplemental plans:

- Accident Insurance
- Cancer Insurance
- Dental Insurance
- Heart and Stroke Insurance
- Hospital Indemnity Insurance
- Short Term Disability Insurance
- Sickness Indemnity Insurance
- Term Life Insurance



Better Coverage Made Easy

The choices you make to protect your family's health and finances are among the most important you make. With over a century of experience serving people like you, Assurant Health makes the process convenient and simple.

Better Coverage

Affordable – VoluntaryMart rates are among the most affordable anywhere, and designed to stay that way.

Available – VoluntaryMart plans are available to individuals as well as through an employer plan — at the same low price.

Outstanding benefits – VoluntaryMart plans offer extremely attractive benefits and provide great value.

Flexible – VoluntaryMart's comprehensive portfolio of supplemental plans enables you to select the coverage that's right for you. Choose one, two or more plans. You can then tailor each plan to suit your specific needs and budget.

Assurant Health Makes It Easy

Complete coverage from one source – Assurant Health provides health insurance coverage for over one million people nationwide. No one makes it easier to handle both your major medical and supplemental insurance coverage.

Easy to obtain – There are only a few questions to answer and no medical exam to take. Most applications can be completed in minutes and are approved almost immediately.

Freedom to choose – VoluntaryMart lets you receive treatment from any doctor or hospital. There are no HMO or PPO network restrictions or treatment delays caused by preauthorization requirements.

Guaranteed renewable – Coverage is guaranteed renewable. It cannot be cancelled because of the number of claims you file or the amount of benefits you receive.*

Fast – In most cases, a check is mailed to you within 48 hours of receipt of proof of a valid claim.

Portable – Once you're approved and your policy is in force, it's yours forever even if you leave your job.

* Term Life insurance is guaranteed renewable for a 20-year period or until the anniversary date of the policy following attainment of age 70, whichever comes first. Short Term Disability Insurance is renewable to age 70.

High-deductible health plans in conjunction with HSAs (Health Savings Accounts) are increasing in popularity. Why? Because they reduce monthly premiums and offer great tax advantages.

Ask your agent how VoluntaryMart plans are an ideal complement to a high-deductible health plan.

What type of coverage do I need?

You may not know what type of coverage is appropriate for you and your family. Simply review the “Needs” below to see which coverage provides the right protection for you.

RECOMMENDED PLAN

NEED: Cash to help cover unexpected costs when an accidental injury occurs

REASONS:

- A disabling injury occurs about every 2 seconds and a fatal injury every 5 minutes ^[A1]
- Over 40 million injury-related visits to a hospital emergency department occurred in 2003 ^[A2]
- Nearly 2 million hospitalized due to an injury in 2002 ^[A3]
- Injuries cost each household \$5,700 on average for lost wages, medical expenses, property damage and other expenses in 2003 ^[A4]

[A1] nsc.org, Resources, Statistics, Report on Injuries in America 2003

[A2] National Hospital Ambulatory Medical Care Survey: 2003 Emergency Department Summary Advance Data from Vital and Health Statistics, No. 358, May 26, 2005

[A3] www.cdc.gov/nchs/fastats.injury.htm

[A4] nsc.org, Resources, Statistics, Report on Injuries in America 2003

ACCIDENT INSURANCE

Benefits include:

- Initial Hospitalization
- Accident Hospital Confinement
- Accident Emergency Treatment
- Accident Follow-up Treatment
- Intensive Care Unit Confinement
- Accident Specific-Sum Injuries
- Surgical Procedures
- Accidental Death
- Accidental Dismemberment
- More



NEED: Additional funds to help pay for various out-of-pocket costs associated with this frequently occurring disease

REASONS:

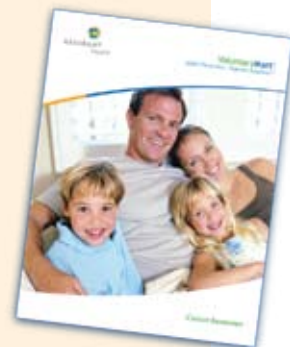
- Over one million people get cancer each year ^[C1]
- One out of every two American men and one out of every three American women will have some type of cancer at some point during their lifetime ^[C1]

[C1] www.cancer.org, Learning About Cancer, Learn About Immunotherapy Cancer, All About Cancer, Detailed Guide, Who Gets Cancer

CANCER INSURANCE

Benefits include:

- First Occurrence
- Hospital Confinement
- Surgery/Anesthesia
- Radiation and Chemotherapy
- Experimental Treatment
- Immunotherapy
- More



NEED: Additional funds to offset the cost for basic and major dental services

REASONS:

- Average fees for services such as: ^[D1]
 - filling (one surface)/\$74
 - root canal (bicuspid)/\$571
 - inlay (one surface)/\$405
 - porcelain crown/\$677

[D1] www.bracesinfo.com/dentalcosts

DENTAL INSURANCE

Benefits include:

- Wellness Services
- Basic Dental Services
- Major Dental Services



NEED: Cash to help cover expenses in the event of a sudden heart attack, stroke or treatment of coronary artery disease

REASONS:

- 1.2 million new and recurrent incidents of coronary attack occur per year [HS1]
- Coronary heart disease is the leading cause of death in America [HS1]
- Stroke is the third leading cause of death [HS2]

[HS1] www.americaheart.org, *Heart and Stroke Encyclopedia, Heart Attack and Angina Statistics*

[HS2] www.cdc.gov/nchs/fastats/stroke.htm

HEART AND STROKE INSURANCE

Benefits include:

- First Occurrence
- Hospital Confinement
- Surgery/Anesthesia
- Nursing Services
- Ambulance
- Transportation and Lodging for a family member
- More



NEED: Cash to help cover out-of-pocket costs associated with expensive inpatient hospital stays

REASONS:

- Over 33 million had inpatient stays in non-Federal hospitals in 2002 [HI1]
- The average length of a hospital stay was 5 days [HI1]
- The average charged amount for an inpatient hospital stay was \$17,260 in 2002 [HI2]

[HI1] www.cdc.gov/nchs/fastats/hospital.htm

[HI2] www.hcup.ahrq.gov

HOSPITAL INDEMNITY INSURANCE

Benefits include:

- Initial Hospitalization
- Hospital Confinement
- Diagnosis of Stroke, Coma or Paralysis
- Rehabilitation Unit
- Outpatient Surgery
- Ambulance



NEED: Income supplement in case of a disability and an accompanying loss of income

REASONS:

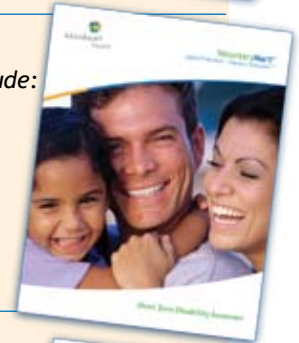
- A disabling injury occurs about every 2 seconds [STD1]
- 3 out of 10 will become disabled at some point during their working lives [STD2]

[STD1] nsc.org, *Resources, Statistics, Report on Injuries in America 2003*

[STD2] *Society of Actuaries*

SHORT TERM DISABILITY INSURANCE — *Benefits include:*

- Total Disability (Working Full Time)
- Total Disability (Not Working Full Time)
- Partial Disability
- Waiver of Premium



NEED: Cash to help defray day-to-day health care costs as well as major expenses

REASONS:

- Approximately 890 million visits were made to physician offices in the U.S. in 2002 for an overall rate of about 3 visits per person [SI1]
- The average charged amount for an inpatient hospital stay was \$17,260 in 2002 [SI2]

[SI1] *National Ambulatory Medical Care Survey: 2002 Summary, Advance Data from Vital and Health Statistics, No. 346, August 26, 2004*

[SI2] www.hcup.ahrq.gov

SICKNESS INDEMNITY INSURANCE

Benefits include:

- Initial Hospitalization
- Hospital Confinement
- Physician Visits
- Surgery (varies by procedure)
- More



NEED: Additional funds in the event of a spouse's death

REASONS:

- U.S. death rates nearly doubled with each 10-year age band in 2002: [TL1]
 - 25-34 year olds/ 119,102 deaths
 - 35-44 year olds/ 255,192 deaths
 - 45-54 year olds/ 496,469 deaths

[TL1] *U.S. Census Bureau, National and State Population Estimates www.census.gov/popest/states; National Vital Statistics Reports, Vol. 53, No. 17, March 7, 2005 www.cdc.gov/nchs/data/nvsr*

TERM LIFE INSURANCE

Benefits include:

- Death Benefit
- Accidental Death Benefit
- Accelerated Benefit for Long Term Disability



Compare for yourself

There are plenty of factors to consider when protecting your family's health and financial future. Go ahead and compare to make an informed decision.

	Assurant Health VoluntaryMart	Others
The Provider		
Convenience – Single source for major medical and supplemental insurance	✓	_____
Expertise – In business for over 100 years	✓	_____
Strength – Outstanding ability to meet claims-paying obligation	✓	_____
Commitment – Specializes in health insurance	✓	_____
The Plans		
Pays benefits directly to you	✓	_____
Affordable	✓	_____
Flexible to meet your needs and budget	✓	_____
Available through employer or individually	✓	_____
Portable	✓	_____
Freedom to choose your own doctors	✓	_____
The Process		
Easy application	✓	_____
Fast claims	✓	_____
Guaranteed renewals	✓	_____
Personal service and support	✓	_____

If you purchase VoluntaryMart plans through payroll deduction with your employer, you may be able to increase your take-home pay and reduce your tax expenses.

Ask your agent about the VoluntaryMart POP plan!



ASSURANT
Health

Staying power you can count on

An insurance plan is only as reliable as the company behind it. For health insurance you can depend on, insist on a track record of expertise, strength and commitment.

Expertise

Long-term stability and success in any business takes expertise. Tracing its roots back to 1892, Assurant Health has been selling health insurance longer than any of its competitors. And with more than one million customers nationwide, it has earned a solid reputation for health insurance know-how.

Strength

A company's strength is most important when it's time to pay benefits. A.M. Best¹, the highly respected insurance rating source, consistently rates Assurant Health's underwriting companies² as A- (Excellent) — affirming its outstanding ability to meet claims-paying obligations.

Assurant Health is part of Assurant, a Fortune 500 company traded on the New York Stock Exchange. Assurant has over \$20 billion in assets and \$7 billion in annual revenue.

Commitment

Assurant Health's commitment is to individuals and families. This commitment makes it a leader and innovator in health insurance.

Expertise, strength and commitment — together they mean staying power.

¹ Source: A.M. Best Ratings and Analysis, June 2006.

² Assurant Health is the brand name for products underwritten and issued by Time Insurance Company, John Alden Life Insurance Company and Union Security Insurance Company.





ASSURANT Health

Assurant Health
501 W. Michigan
Milwaukee, WI 53203

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, Wis., 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 part of Assurant, a premier provider of specialized insurance products and related services in North America and selected international markets. Its four key businesses – Assurant Employee Benefits, Assurant Health, Assurant Solutions and Assurant Specialty Property – have partnered with clients who are leaders in their industries and have built leadership positions in a number of specialty insurance market segments worldwide.

Assurant, a Fortune 500 company, is traded on the New York Stock Exchange under the symbol AIZ. Assurant has more than \$20 billion in assets and \$7 billion in annual revenue. The Assurant Web site is www.assurant.com.

**For more information or to apply, contact
your authorized VoluntaryMart agent today.**