



Q: What are the latest HealthyDiscount Improvements?

A: For renewals effective May 1, 2007 or after, improvements include:

- Extension of the program—your clients can now qualify at each of their first *six renewals*.
- Relaxed claims criteria—your clients can now incur up to \$500 in paid claims per policy for *each renewal period* and still be eligible for the HealthyDiscount at their next renewal.

Note: Claims paid for Preventive Services or under the optional Accident Medical Expense benefit do not count toward the \$500 allowance.

- A clean slate each renewal period—everyone with an eligible plan that is within the first six renewals has the opportunity to qualify for the HealthyDiscount at their next renewal. Even those who:
 - *Have not qualified for HealthyDiscount at one or more past renewals.*
 - *Have already renewed three or more times.*

Q: Which states offer HealthyDiscount?

A: The states have not changed. HealthyDiscount is available in: AL, AK, AZ, AR, CA, CT, DE, GA, ID, IL, IN, IA, KY, MD, MI, MO, MT, NC, NE, OH, OK, PA, SC, TN, TX, UT, WI and WY.

Q: Which states do NOT offer HealthyDiscount?

A: The states have not changed. HealthyDiscount is not available in: CO, DC, FL, KS, LA, MN, MS, ND, NH, NM, NV, OR, SD, VA and WV.

Q: Which plans are eligible for HealthyDiscount?

A: All MaxPlan, CoreMed, OneDeductible (sold without a Medical Savings Account—MSA), SaveRight HSA and RightStart HSA plans are eligible. Also, RightStart plans sold as part of the new product portfolio are eligible. With the earliest effective dates beginning May 1, 2006, the availability of the new product portfolio varies by state. Please contact the Customer Retention Center at 1-800-596-0045 if you need clarification.

Q: Which plans are NOT eligible for HealthyDiscount?

A: HealthyDiscount is not a feature of Value, PPO X-tra, One Choice, Physician/Hospital PPO, OneDeductible sold with a Medical Savings Account—MSA or Traditional plans. Also, RightStart plans sold as part of the old product portfolio are not eligible. All existing business with an effective date prior to May 1, 2006 is under the old portfolio. For effective dates on or after May 1, 2006, the availability of the new portfolio varies by state. Please contact the Customer Retention Center at 1-800-596-0045 if you need clarification.

Q: What about customers who do not meet the claims criteria for one or more renewal periods? Will they get a chance to qualify for the HealthyDiscount at their next renewal?

A: Yes. Starting May 1, 2007, customers within their first six renewals will receive the questionnaire at the end of each renewal period for which they meet the claims criteria.

(continued)

Q: What about customers who neglect to return their *HealthyDiscount* questionnaires? Will they get a chance to qualify for the *HealthyDiscount* at their next renewal?

A: Yes. Starting May 1, 2007, customers within their first six renewals will receive the questionnaire each time they meet the claims criteria.

Q: What about customers who have already renewed three times? Will they get a chance to qualify for the *HealthyDiscount* at their next renewal?

A: Yes. Starting May 1, 2007, as long as they are within their first six renewals, all customers with eligible plans will receive the questionnaire each time they meet the claims criteria.

Q: What is the process for qualifying for the *HealthyDiscount*?

A: The process remains the same:

1. Customers who meet the claims criteria will receive a *HealthyDiscount* questionnaire.
2. To have the 10 percent discount applied to their base medical premium, customers must:
 - a. Attest to their good health by answering "No" to all the questions
 - b. Agree to and sign the Statement of Understanding and Authorization and
 - c. Return the completed, signed questionnaire within 60 days of (before or after) their renewal date.

Note: Base medical premium does not include the cost of discount cards, association fees, membership fees, prescription drug benefits or any optional benefit other than Maternity or Accident Medical Expense.

Q: Will agents continue to receive copies of the *HealthyDiscount* renewal letters?

A: Yes. Agents will continue to receive advanced copies of the *HealthyDiscount* renewal letters and questionnaires. Please use these opportunities to encourage your eligible clients to complete and return their questionnaires.

Q: What if a customer requests a plan change within the new product portfolio (e.g., from MaxPlan to CoreMed)?

A: The *HealthyDiscount* is available for as many as the first six renewals under the portfolio even if a plan change is made.

Q: What if a customer requests a plan change from the old product portfolio to the new product portfolio (i.e., an internal replacement)?

A: For an internal replacement, the customer goes through underwriting, is assigned a new policy number and a new effective date and would, therefore, be eligible for the *HealthyDiscount* for as many as the first six renewals under the new portfolio.

Q: What if a customer requests a form number change within the old product portfolio?

A: The *HealthyDiscount* is available for as many as the first six renewals under the new plan only when a change is made from a non-*HealthyDiscount* plan to OneDeductible or RightStart HSA. For changes between OneDeductible and RightStart HSA, starting May 1, 2007, *HealthyDiscount* is available for as many as the first six renewals under the portfolio.

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Form 29566 (1/2007) Available on Internet only.