



ASSURANT
Health

*Individual Medical Product Change Communications
Sales News for May 1, 2008*

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More deductible options with rate guarantees
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Lower rates nationwide
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- **New Lower Rates in 32 States Plus Network Introductions with Reduced Rates**
Combine plan reductions + network savings for the lowest rates
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EASE, IM Proposal Software 2.5, and updated sales materials are available:

Log on to www.assuranthealthsales.com, or order sales materials through your usual supply channel.

Dial-up users: Order a CD from your usual supply channel to save installation time.

continued

24 Month Rate Guarantees - Now on Lower Deductible Plans

The popular rate guarantees are expanding to the lower deductible plans.

Plan / Deductible	24-Month Rate Guarantee	36-Month Rate Guarantee
CoreMed \$3,500 and higher	included	buy up available
MaxPlan \$3,500 and higher	included	buy up available
CoreMed \$2,000	Optional 24- and 36-month buy up available	
MaxPlan \$2,500	Optional 24- and 36-month buy up available	
RightStart \$2,000 and \$3,000	Optional 24- and 36-month buy up available	

Note: These changes are not available in KS, MN, MS, ND, NH, NM, and OR. State-specific changes are listed below.

The following state-specific changes are also effective 5/1/08:

CT	Optional 24-month rate guarantee available on RightStart \$2,000 and \$3,000 plans
DE	Optional 24- or 36-month rate guarantees available on: CoreMed \$2,000 and \$3,500; MaxPlan \$2,500 and \$3,500; RightStart \$2,500
NV	Optional 24- or 36-month rate guarantees available on: CoreMed \$2,000 and \$3,500; MaxPlan \$2,500 and \$3,500
UT	Optional 24- or 36-month rate guarantees available on: CoreMed \$2,000 and \$3,500; MaxPlan \$2,500 and \$3,500; RightStart \$2,000 and \$3,000

Don't forget - rate guarantees continue to be available with no changes on these plans:

- \$3,750 single/\$7,500 family and higher OneDeductible
- \$5,100 SaveRight HSA/RightStart HSA
- North Carolina \$2,500 RightStart

Note: The automatic 24-month rate guarantee on the \$3,000 RightStart is no longer available. [Back to top](#)

RightStart Rate Reductions Nationwide

Rates on our lowest-priced RightStart plans are dropping nationwide. In some states, you'll see rates that are 11%, 17%, and even 28% lower.

For the complete list of the newest rates on RightStart and all the other Assurant Health plans, refer to the article titled **New Business Rate Reductions & Network Updates by State** in this communication.

Rate reductions are currently available everywhere except: DE, KS, MN, MS, ND, NH, NM, NV, OR, UT, and WV.

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New Business Rate Reductions & Network Updates by State

Below you'll see rates and network information listed by state. With lower rates on many products and in many states, you'll see the best rate opportunities when area and product rate reductions combine with network savings.

- Alaska**
- 5% lower rates on RightStart.
 - 2.5% lower rates on CoreMed and MaxPlan with deductibles of \$5,000 and greater.
 - 4% lower rates on all OneDeductible and SaveRight HSA plans with coinsurance levels less than 100%.
 - 4% lower rates for OneDeductible and SaveRight HSA plans at the \$5,000 deductible level and higher.
- Alabama**
- 2.5% lower rates on CoreMed and MaxPlan with deductibles of \$5,000 and greater.
 - 4% lower rates on all OneDeductible and SaveRight HSA plans with coinsurance levels less than 100%.
 - 4% lower rates for OneDeductible and SaveRight HSA plans at the \$5,000 deductible level and higher.
- Arkansas**
- 2.5% lower rates on CoreMed and MaxPlan with deductibles of \$5,000 and greater.
 - 4% lower rates on all OneDeductible and SaveRight HSA plans with coinsurance levels less than 100%.
 - 4% lower rates for OneDeductible and SaveRight HSA plans at the \$5,000 deductible level and higher.
 - 5% lower rates for Health Choice available at the Tennessee/Mississippi border area of Arkansas.
- Arizona**
- 11% lower rates on RightStart.
 - 5% lower rates on CoreMed and MaxPlan.
 - 2.5% lower rates on CoreMed and MaxPlan with deductibles of \$5,000 and greater.
 - 4% lower rates on all OneDeductible and SaveRight HSA plans with coinsurance levels less than 100%.
 - 4% lower rates for OneDeductible and SaveRight HSA plans at the \$5,000 deductible level and higher.

Great-West Healthcare's **Open Access Network** will be expanded into rural Arizona effective 5/1/08 for Individual Medical. You'll see rates that are about **6% - 8% lower** than Foundation, the lowest-priced network. Great-West includes Yuma Regional Medical Center and Flagstaff Medical Center, and is available in these ZIP codes: (85235, 93, 94), (85324-25, 28, 32-34, 36, 44, 46-50, 52, 56-57, 59-60, 62, 64-67, 69, 71), 855, (85602-03, 05-10, 13, 15-17, 20, 25-27, 30, 32, 35-36, 38, 43-44, 50, 55, 70-71), 859-860, 863-865.

To find a provider on the Great-West Web site (www.mygreatwest.com), be sure to select **Open Access** as the network to get the correct provider information. The Open Access network name appears at the top of the insured's ID card.

continued

New Business Rate Reductions & Network Updates by State, cont'd

- Arizona, cont'd** You'll also see the following network expansions in AZ:
Arizona Exclusive Provider Network (EPN) and Great West Healthcare are expanding into ZIP codes 85293 and 85294. Arizona Foundation, First Health, Interplan Health Group, and PHCS are expanding to ZIP codes 85293, 85294 and 85658.
- California** Rates are dropping on all plans in these areas of the state:
Los Angeles, rates are 5% to 20% lower in most metro areas
Bakersfield rates are 4% lower
Oakland rates are 6% to 28% lower in many areas of the city
San Diego rates are 10% lower
San Francisco rates are 7% to 12% lower
San Jose rates are 4% to 9% lower
Santa Barbara rates are 9% lower
Ventura rates are 15% lower
- Combine low area rates with the rate reductions on these plans for more savings:
- 2.5% lower rates on CoreMed and MaxPlan with deductibles of \$5,000 and greater.
 - 4% lower rates on all OneDeductible and SaveRight HSA plans with coinsurance levels less than 100%.
 - 4% lower rates for OneDeductible and SaveRight HSA plans at the \$5,000 deductible level and higher.
- Colorado**
- 5% lower rates on RightStart.
 - 2.5% lower rates on CoreMed and MaxPlan with deductibles of \$5,000 and greater.
 - 4% lower rates on all OneDeductible and SaveRight HSA plans with coinsurance levels less than 100%.
 - 4% lower rates for OneDeductible and SaveRight HSA plans at the \$5,000 deductible level and higher.
- District of Columbia**
- 5% lower rates on RightStart.
 - 2.5% lower rates on CoreMed and MaxPlan with deductibles of \$5,000 and greater.
 - 4% lower rates on all OneDeductible and SaveRight HSA plans with coinsurance levels less than 100%.
 - 4% lower rates for OneDeductible and SaveRight HSA plans at the \$5,000 deductible level and higher.
- Florida**
- 7% lower rates on RightStart.
 - 2.5% lower rates on CoreMed and MaxPlan with deductibles of \$5,000 and greater.
 - 4% lower rates on all OneDeductible and SaveRight HSA plans with coinsurance levels less than 100%.
 - 4% lower rates for OneDeductible and SaveRight HSA plans at the \$5,000 deductible level and higher.

continued

New Business Rate Reductions & Network Updates by State, cont'd

- Georgia**
- 2.5% lower rates on CoreMed and MaxPlan with deductibles of \$5,000 and greater.
 - 4% lower rates on all OneDeductible and SaveRight HSA plans with coinsurance levels less than 100%.
 - 4% lower rates for OneDeductible and SaveRight HSA plans at the \$5,000 deductible level and higher.
 - Network rates are 10% lower for CoreMed and MaxPlan in Chattanooga and Columbus.
 - You'll see 5% lower rates with Coventry in Savannah.
- Idaho**
- 5% lower rates on RightStart.
 - 2.5% lower rates on CoreMed and MaxPlan with deductibles of \$5,000 and greater.
 - 4% lower rates on all OneDeductible and SaveRight HSA plans with coinsurance levels less than 100%.
 - 4% lower rates for OneDeductible and SaveRight HSA plans at the \$5,000 deductible level and higher.
- Illinois**
- 2.5% lower rates on CoreMed and MaxPlan with deductibles of \$5,000 and greater.
 - 4% lower rates on all OneDeductible and SaveRight HSA plans with coinsurance levels less than 100%.
 - 4% lower rates for OneDeductible and SaveRight HSA plans at the \$5,000 deductible level and higher.
 - 5% lower rates for North Illinois Health Plan (NIHP) in Rockford.
- Indiana**
- 4% lower rates on RightStart.
 - 2.5% lower rates on CoreMed and MaxPlan with deductibles of \$5,000 and greater.
 - 4% lower rates on all OneDeductible and SaveRight HSA plans with coinsurance levels less than 100%.
 - 4% lower rates for OneDeductible and SaveRight HSA plans at the \$5,000 deductible level and higher.
 - Cardinal Care network brings 5% lower rates to the rural Indiana area in the following ZIP codes: (46001, 11-18, 36, 44, 48, 51, 56, 63-64, 70), (46148), (47302-08, 20, 26, 34, 36, 38, 40, 42, 44, 48, 51-52, 54-56, 58-62, 66-69, 71, 73, 80-88, 90, 94, 96)
 - HealthSpan is expanding into the 470 ZIP code.
- Iowa**
- 2.5% lower rates on CoreMed and MaxPlan with deductibles of \$5,000 and greater.
 - 4% lower rates on all OneDeductible and SaveRight HSA plans with coinsurance levels less than 100%.
 - 4% lower rates for OneDeductible and SaveRight HSA plans at the \$5,000 deductible level and higher.

continued

New Business Rate Reductions & Network Updates by State, cont'd

- Kentucky**
- 2.5% lower rates on CoreMed and MaxPlan with deductibles of \$5,000 and greater.
 - 4% lower rates on all OneDeductible and SaveRight HSA plans with coinsurance levels less than 100%.
 - 4% lower rates for OneDeductible and SaveRight HSA plans at the \$5,000 deductible level and higher.
 - PHCS rates on RightStart are 7.1% lower in Louisville.
 - HealthSpan network rates in the 410 ZIP code are 5% lower.
 - First Health is being introduced in Lexington and rural Kentucky. The expansion will provide an additional network that includes all major facilities and comparable rates to current network offerings.
- Louisiana**
- 6% lower rates on RightStart.
 - 2.5% lower rates on CoreMed and MaxPlan with deductibles of \$5,000 and greater.
 - 4% lower rates on all OneDeductible and SaveRight HSA plans with coinsurance levels less than 100%.
 - 4% lower rates for OneDeductible and SaveRight HSA plans at the \$5,000 deductible level and higher.
 - Verity network rates are 5% lower.
- Maryland**
- 9% lower rates on RightStart.
 - 2.5% lower rates on CoreMed and MaxPlan with deductibles of \$5,000 and greater.
 - 4% lower rates on all OneDeductible and SaveRight HSA plans with coinsurance levels less than 100%.
 - 4% lower rates for OneDeductible and SaveRight HSA plans at the \$5,000 deductible level and higher.
- Michigan**
- 2.5% lower rates on CoreMed and MaxPlan with deductibles of \$5,000 and greater.
 - 4% lower rates on all OneDeductible and SaveRight HSA plans with coinsurance levels less than 100%.
 - 4% lower rates for OneDeductible and SaveRight HSA plans at the \$5,000 deductible level and higher.
- Minnesota**
- There will be no trend increase on 6/1/08. Rates on all plans will be 1% lower effective 6/1/08.
 - PPO network rates will be 2.7% lower in the Twin Cities effective 6/1/08.

continued

New Business Rate Reductions & Network Updates by State, cont'd

- Missouri**
- 17% lower rates on RightStart.
 - 9% lower rates on CoreMed, MaxPlan, OneDeductible, and SaveRight HSA
 - 2.5% lower rates on CoreMed and MaxPlan with deductibles of \$5,000 and greater.
 - 4% lower rates on all OneDeductible and SaveRight HSA plans with coinsurance levels less than 100%.
 - 4% lower rates for OneDeductible and SaveRight HSA plans at the \$5,000 deductible level and higher.
 - PHCS rates on RightStart are about 4% lower in Central Missouri.
- Montana**
- 7% lower rates on RightStart.
 - 2.5% lower rates on CoreMed and MaxPlan with deductibles of \$5,000 and greater.
 - 4% lower rates on all OneDeductible and SaveRight HSA plans with coinsurance levels less than 100%.
 - 4% lower rates for OneDeductible and SaveRight HSA plans at the \$5,000 deductible level and higher.
- Nebraska**
- 4% lower rates on RightStart.
 - 2.5% lower rates on CoreMed and MaxPlan with deductibles of \$5,000 and greater.
 - 4% lower rates on all OneDeductible and SaveRight HSA plans with coinsurance levels less than 100%.
 - 4% lower rates for OneDeductible and SaveRight HSA plans at the \$5,000 deductible level and higher.
- North Carolina**
- 10% lower rates on RightStart.
 - In addition, 10% lower rates on all plans in Raleigh-Durham (ZIP codes 275-277), Fayetteville (ZIP code 283), and Greenville (ZIP code 278)
 - 2.5% lower rates on CoreMed and MaxPlan with deductibles of \$5,000 and greater.
 - 4% lower rates on all OneDeductible and SaveRight HSA plans with coinsurance levels less than 100%.
 - 4% lower rates for OneDeductible and SaveRight HSA plans at the \$5,000 deductible level and higher.
- North Dakota**
- PPO USA network is expanding into rural North Dakota ZIP codes 585-586, 588 and includes hospital and provider access in Williston.
- SelectCare is expanding coverage into the Fargo / Grand Forks 582 ZIP codes, and into the 584, 587 rural North Dakota ZIP codes.

continued

New Business Rate Reductions & Network Updates by State, cont'd

Ohio

On all plans, you'll see:

5% lower rates in Akron ZIP code 443

5% - 10% lower rates in Cleveland ZIP codes 440, 441, and 442

9% - 10% lower rates in parts of Toledo ZIP codes 434, 435, and 436

In addition, you'll see savings on these plans:

- 2.5% lower rates on CoreMed and MaxPlan with deductibles of \$5,000 and greater.
- 4% lower rates on all OneDeductible and SaveRight HSA plans with coinsurance levels less than 100%.
- 4% lower rates for OneDeductible and SaveRight HSA plans at the \$5,000 deductible level and higher.

Ohio Health Preferred Choice Plus, being marketed as **Assurant Health Plus Canton**, is being introduced in Stark County ZIP codes (44601, 08, 13-14, 26, 30, 32, 40, 43, 46-48, 50, 52, 57, 62, 65-66, 69-70, 85, 88-89), (44701-11, 14, 18, 20-21, 30, 35, 50, 67, 99) with rates that are 16% - 19% lower than Medical Mutual of Ohio (MMO). Insureds who choose this network will also have access to Ohio Health Choice participating providers and their contracted discounts throughout Ohio.

HealthSpan rates in the Cincinnati area are 5% lower.

Oklahoma

- 2.5% lower rates on CoreMed and MaxPlan with deductibles of \$5,000 and greater.
- 4% lower rates on all OneDeductible and SaveRight HSA plans with coinsurance levels less than 100%.
- 4% lower rates for OneDeductible and SaveRight HSA plans at the \$5,000 deductible level and higher.
- Rates are 4% - 5% lower with **First Health** and **Preferred Community Choice**.

Pennsylvania

- 3% lower rates on RightStart.
- 2.5% lower rates on CoreMed and MaxPlan with deductibles of \$5,000 and greater.
- 4% lower rates on all OneDeductible and SaveRight HSA plans with coinsurance levels less than 100%.
- 4% lower rates for OneDeductible and SaveRight HSA plans at the \$5,000 deductible level and higher.

South Carolina

- 11% lower rates on RightStart.
- 2.5% lower rates on CoreMed and MaxPlan with deductibles of \$5,000 and greater.
- 4% lower rates on all OneDeductible and SaveRight HSA plans with coinsurance levels less than 100%.
- 4% lower rates for OneDeductible and SaveRight HSA plans at the \$5,000 deductible level and higher.

continued

New Business Rate Reductions & Network Updates by State, cont'd

- South Dakota**
- 4% lower rates on RightStart.
 - 2.5% lower rates on CoreMed and MaxPlan with deductibles of \$5,000 and greater.
 - 4% lower rates on all OneDeductible and SaveRight HSA plans with coinsurance levels less than 100%.
 - 4% lower rates for OneDeductible and SaveRight HSA plans at the \$5,000 deductible level and higher.
- Tennessee**
- 2.5% lower rates on CoreMed and MaxPlan with deductibles of \$5,000 and greater.
 - 4% lower rates on all OneDeductible and SaveRight HSA plans with coinsurance levels less than 100%.
 - 4% lower rates for OneDeductible and SaveRight HSA plans at the \$5,000 deductible level and higher.
 - Health Choice rates are 5% lower.
- Texas**
- 4% lower rates on RightStart.
 - 2.5% lower rates on CoreMed and MaxPlan with deductibles of \$5,000 and greater.
 - 4% lower rates on all OneDeductible and SaveRight HSA plans with coinsurance levels less than 100%.
 - 4% lower rates for OneDeductible and SaveRight HSA plans at the \$5,000 deductible level and higher.
 - Medical Care Referral Group (MCRG) rates are about 6% lower on RightStart in El Paso.
 - Rates on all plans are 5% lower for Aria in Austin, HealthLink in Houston, McAllen, and East Texas, and Medical Care Referral Group (MCRG) in El Paso.
- Virginia**
- 2.5% lower rates on CoreMed and MaxPlan with deductibles of \$5,000 and greater.
 - 4% lower rates on all OneDeductible and SaveRight HSA plans with coinsurance levels less than 100%.
 - 4% lower rates for OneDeductible and SaveRight HSA plans at the \$5,000 deductible level and higher.
- Wisconsin**
- 9% lower rates on CoreMed, MaxPlan, RightStart, OneDeductible, and SaveRight HSA
- In addition, you'll see additional savings with these rate reductions:
- 2.5% lower rates on CoreMed and MaxPlan with deductibles of \$5,000 and greater.
 - 4% lower rates on all OneDeductible and SaveRight HSA plans with coinsurance levels less than 100%.
 - 4% lower rates for OneDeductible and SaveRight HSA plans at the \$5,000 deductible level and higher.

continued

New Business Rate Reductions & Network Updates by State, cont'd

- Wyoming**
- 2.5% lower rates on CoreMed and MaxPlan with deductibles of \$5,000 and greater.
 - 4% lower rates on all OneDeductible and SaveRight HSA plans with coinsurance levels less than 100%.
 - 4% lower rates for OneDeductible and SaveRight HSA plans at the \$5,000 deductible level and higher. [Back to top](#)

APPROVED with KeyMedSM - in More States on March 15

Tell your hard-to-insure clients about KeyMedSM - a new, impaired risk health insurance plan from Assurant Health. KeyMed provides meaningful coverage to consumers who have medical conditions that make them ineligible for major medical insurance, or who prefer an alternative to exclusion riders.

People with the following medical conditions are commonly eligible under the KeyMed plan:

Diabetes	Crohn's Disease	Heart Attack	Stroke	and many
Hemophilia	Leukemia	Parkinson's Disease	Ulcerative Colitis	others

KeyMed provides benefits for essential services: prescriptions, office visits, lab tests, x-rays, hospitalization, surgery, and more. Network discounts apply even if benefit maximums are reached. And, with the new KeyMed plan, you'll be able to provide a health coverage solution for entire families through one company—Assurant Health.

You can start quoting KeyMed on March 15, 2008 in AR, DE, FL, IN, LA, MS, NE, OK, SD, TX, & WY for effective dates of March 16 and later. State variations and updated application forms are available at www.assuranthealthsales.com on *Find A Form*.

KeyMed is also available in AL, AZ, CO, IA, IL, MI, MO, NC, OH, PA, SC, TN, and WI. [Back to top](#)

One MaxPlan Deductible through 2010

Your clients who purchase MaxPlan in 2008 with a premium-saving \$15,000 or \$25,000 deductible **have until December 31, 2010 to meet their first plan deductible**. Any covered charges that go to satisfy the plan deductible in 2008 will be credited to the following year until the deductible is met, or until the end of 2010, whichever comes first. **If the plan deductible is met in 2008, the next two years are deductible free!** In any case, there is only one deductible to meet from the time of purchase until the end of 2010. And, these plans are even more cost effective since they come with a 24-month rate guarantee.

This deductible "extension" applies to all \$15,000 and \$25,000 deductible MaxPlans with effective dates of 3/16/08 and later. It applies to the individual or family deductible, and all covered persons on the plan. Customers will receive a letter about the deductible extension with their policy welcome packet. Software will display a message on the Plan Summary page when one of the deductible options is selected. *EASE* will be updated on a future date.

Note: The extended MaxPlan deductible credit applies in all states except CT, KS, KY, MN, NH, NV, and TX.

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Reminder - Deductible Credit for New Customers

Don't forget to tell your new CoreMed, MaxPlan, and OneDeductible clients that they can receive a **10% credit on the plan deductible** when they provide proof of coverage from any prior Individual Medical, Group Medical or Short Term Medical health plan.

Your clients have up to 60 days after the new plan effective date to send in their proof of prior coverage, which must include: the prior insurance company's name, address, and phone number, as well as the covered members' names, type of insurance and dates of coverage. **More than one document may be needed to provide sufficient proof.**

The credit can be used in the current year, or carried over to the next year until it is used. You'll see a reminder on Software as well as a note on the Proposal, Plan Summary, and Customer Summary screens.

Notes: The credit amount will be reflected in the total calendar-year network deductible amount shown on the claims Explanation of Benefits. It does not change the deductible amount shown on the insurance contract. Credits cannot be applied to OneDeductible plans with a deductible of \$1100/\$2200 due to HSA regulations. Deductible credit cannot be applied earlier than the plan effective date. The credit is available in all states except: CT, KS, KY, MN, NH, NV, and TX. [Back to top](#)

Product News

- **CoreMedSM 100% Option:** The 100% coinsurance option has been added to the \$5,000 and \$10,000 deductibles. The new coinsurance option is available wherever CoreMed is sold. You can start quoting this option on March 15, 2008 for effective dates of March 16 and later.
- **12 States get Maternity Rider for RightStart[®] and SaveRight HSASM:** The optional maternity rider is now available in: AK, CO, DC, DE, MD, MO, NE, NM, SC, SD, TN, and WY.
- **Out-of-pocket Changes on RightStart:** The in-network out-of-pocket amounts on RightStart at the 75% coinsurance level have been adjusted.
 - The new OOP on RightStart is \$4,500.
 - In Connecticut, the new OOP on RightStart is \$4,000.Please refer to the product brochures for details. These updates will be automatically included in your software and *EASE* quoting.
- **Indiana, South Dakota, Texas - Additional Maternity Deductible Option:** The \$5,000 maternity deductible is available in IN and TX, and the \$2,500 and \$5,000 deductibles are available in SD for CoreMed, MaxPlan, and OneDeductible.
- **Maryland Dental:** Dental coverage, both Basic and Plus with enhanced dental benefits, is now available.
- **Michigan Preventive First Dollar Benefit:** CoreMed plans in MI now include a \$300 preventive service benefit built-in to the plan. This benefit provides first-dollar coverage for mammograms, Pap tests, and PSAs* with no waiting period.
* prostate specific antigen tests
- **Oklahoma, Tennessee Life Insurance:**
 - In OK, additional Life Insurance face amounts (\$150,000 and \$200,000 adults; \$25,000 children) are available for CoreMed, MaxPlan and OneDeductible.
 - In TN, Life Insurance optional coverage is now available on CoreMed, MaxPlan and OneDeductible.

continued

Product News, cont'd

Discontinued Product Options:

- **\$0 Deductible for CoreMedSM, MaxPlanSM and RightStartSM:** The \$0 deductible plan has been discontinued. We'll continue to administer the option on policies that currently include it, but it will not be offered for new business. This applies to all states where these plans are currently sold.
- **RightStart \$10,000 Outpatient Maximum:** The \$10,000 outpatient maximum has been discontinued for new business. The \$250,000 annual maximum continues to be available with the \$5,000 outpatient maximum option.
- **RightStart Rx Buy-Up:** The buy-up option is discontinued and will not be offered for new business effective 5/1/08. [Back to top](#)

Administrative Updates

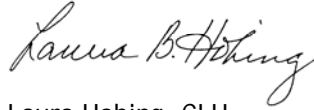
- **Colorado Business Groups of One:**
In Colorado, the **Waiver of Coverage** form must be completed when an applicant who meets the criteria for a Business Group of One applies for family coverage (two or more applicants). A link to the printable form will display on the *EASE* Confirmation screen when a family coverage application for a Business Group of One is submitted. The Waiver of Coverage is also available on *Find A Form* at www.assuranthealthsales.com.
- **Kentucky List Bill:** Based on Kentucky legislation, employees may purchase Individual Medical plans that use list billing, but **the plans cannot be sold at the worksite**, or sponsored by the employer. The List Bill Account Agreement form has been updated with these changes and is available on *Find A Form* at www.assuranthealthsales.com.
- **Nebraska Alcoholism Benefit:** All plans in the IM Portfolio (CoreMed, MaxPlan, OneDeductible, RightStart and SaveRight HSA) now include inpatient and outpatient coverage for the treatment of alcoholism.
- **Oklahoma Transplant Benefit:** CoreMed, MaxPlan, and OneDeductible plans now cover designated and nondesignated provider transplants up to the lifetime maximum of the policy.
- **Tennessee List Bill:** Now, 26 or more employees who purchase Individual Medical plans can be set up as a List Bill (payroll deduction) account. Previously, 50 or more employees were required. The List Bill Account Agreement form has been updated with these changes and is available on *Find A Form* at www.assuranthealthsales.com.
- **Texas Asbestos and Silica:** Effective immediately, persons with occupations involving Asbestos and Silica exposure are no longer ineligible for coverage. State Variations and the list of ineligible occupations on *EASE* and Software have been revised to reflect this change.
- **Utah Smoker Load:** Software has been updated to show the maximum underwriting load is 25% for smokers 25 and under. Smokers age 26 and older will be declined if they require a load. [Back to top](#)

Make sure we reach you with the latest information by keeping your email information current on the Assurant Health Sales Web site.

At Assurant Health, we are committed to making it easier for you to do business with us. We welcome your comments and feedback about these communications, and we wish you great success!



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