



ASSURANT  
Health

## Here's your ticket to the best position in the marketplace: **Short Term Medical RATE REDUCTION!**

Assurant Health has reduced Short Term Medical rates and that reduction can have an impact on your sales. See how we compare! ***In Chicago, the reduction is 10%!***

In this comparison of Assurant's Short Term Medical plan with Blue Cross/Blue Shield's (BCBS's) comparable plan, the Assurant Health product is priced below that of BCBS.

### Chicago, Illinois 60623

**Assurant Health STM** \$ 195.49

**BCBS** \$ 229.08

**SAVINGS \$33.59**

But price isn't all you can talk about. The value proposition includes other benefits as well.

**There's plenty to talk about!** The chart below shows some powerful sales points you can show your prospects.

Benefit	Assurant Health Short Term Medical	Blue Cross/Blue Shield
<i>Prescription Drugs</i>	Prescription drug coverage and card for instant savings	\$500 maximum
<i>Deductible</i>	One-time family deductible with \$500 deductible and higher	Family deductible is two times single deductible
<i>Flexibility to Create Plan</i>	Customers can choose exact coverage days up to 365 days	Offer only 30-day increments up to 180 days
<i>Rate of Payment</i>	Wide range of choices, including 100% if deductible is \$500 or more	Offer only 50% and 80% rate of payment
<i>Payment Options</i>	Up-front, single payment with 20% discount or monthly	Monthly only
<i>Network Penalties</i>	None. Customer can choose own doctor	20% penalty for out-of-network

*Premiums are for a 32-year old male with a \$1,000 deductible, 80% coinsurance, 90-day coverage, single pay, short term medical policy.*

*Rate is for illustration only. This illustration provides summary information on some of the benefit levels offered. Other benefit levels are available. Coverage terms of these products are not identical. For a complete listing of benefits, limitations and exclusions, please refer to the coverage materials.*

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