



RightStart[®] Q & A

Health insurance that's right for right now

RightStart Availability

Q. Is RightStart available in all states?

A. RightStart is available in all states where we market individual medical products.

Q. What is the market for RightStart?

A. There are two primary target markets for RightStart:

- Uninsured individuals and families who are looking for insurance that is reasonably priced for their budget
- Individuals and families with insurance coverage who are considering dropping their coverage due to increasing premiums or other financial reasons

RightStart Coverage

Q. What are the major benefit differences between RightStart and other individual medical plans?

A. To help achieve cost savings over other plans, RightStart has three new plan components, all of which are on a calendar-year, per person basis:

- Annual maximum
- Outpatient services maximum
- Prescription drug maximum

Q. How do the annual maximums work?

A. After your client satisfies the deductible and coinsurance, the plan pays 100% for covered services up to the annual maximum per person each year. For example, if your client selects a \$5,000 outpatient annual maximum, the plan pays 100% for outpatient services (after deductible and coinsurance) up to that \$5,000, after which your client is responsible for any additional expenses. All maximums (except lifetime maximum) are per person each year and are reset each January. All claims paid, including outpatient services and prescription drug claims, accumulate toward the annual maximum.

Q. Is there a lifetime maximum for RightStart?

A. Yes. The lifetime maximum is \$2 million. Any claims paid will accumulate toward that lifetime maximum.

Q. What services apply toward the outpatient services maximum?

- A. Outpatient services are those that do not involve an inpatient stay of greater than 24 hours - examples of expenses that apply toward the maximum are those associated with office visits, outpatient lab tests, outpatient surgeries, ambulance services, and emergency room visits that don't result in an inpatient stay. Outpatient prescription drug expenses do not apply toward the outpatient services maximum.

The RightStart Cancer Benefit is an optional benefit, available in many states, that increases the Outpatient Services Maximum by \$25,000 for any year in which a covered person is actively treated for malignant cancer. Look for more details on the RightStart Cancer Benefit with RightStart sales materials.

Q. What are the options for the prescription drug maximum?

- A. To minimize your client's premium, you can select a \$2,000 annual prescription drug maximum. This means that after the deductible, coinsurance and any copays are met, Assurant Health pays prescription claims up to \$2,000 per covered person per year. There is a buy-up option. Your clients can choose to increase the prescription maximum to be equal to their annual maximum. Prescription benefits will then be paid up to the annual maximum, just like any other covered service. It's important to note that all claims paid accumulate toward the annual maximum per person each year.

Q. How can I achieve the lowest price for my client?

- A. Selecting lower maximums, such as the \$2,500 outpatient annual maximum and the \$50,000 annual maximum, will allow you to achieve the greatest premium savings for your client. However, it's critical that your client understands these plan limits. After the limits are reached, the client is responsible for 100% of any additional expenses. All maximums, except for the lifetime maximum, are per person each year and are reset each January to \$0 – so your client starts new each year.

Q. What plan maximum combinations are available with RightStart?

- A. • The \$2,500 outpatient services maximum is available with the \$50,000 and \$100,000 annual maximums.
• The \$5,000 outpatient services maximum is available with the \$100,000 and \$250,000 annual maximums.
• The \$10,000 outpatient services maximum is only available with the \$250,000 annual maximum.

Q. Is there a Traditional plan option with RightStart?

- A. Yes. If your client wants a plan other than a PPO, RightStart also offers a Traditional indemnity plan.

RightStart® HSA/SaveRightSM HSA Q & A

General HSA Questions

Q: What is an HSA?

A: An HSA is a tax-favored savings account which allows funds to be accumulated tax free to pay for current and future qualified health care expenses. An HSA must be coupled with a qualified high-deductible health plan.

Q: How much can be contributed to an HSA?

A: As of January 1, 2008, the maximum contribution is \$2,900 for an individual and \$5,800 for a family.

Q: What happens to the HSA balance at the end of the year?

A: Unspent HSA funds roll over each year and belong to the insured. There is no “use it or lose it” provision with HSAs. These funds, along with any new contributions, can continue to be used for qualified medical expenses.

Q: Who can establish an HSA?

A: Anyone with a qualified high deductible health insurance plan, such as RightStart HSA/SaveRight HSA, can establish an HSA. To be eligible, an individual cannot be covered under a health plan that does not have a high deductible, cannot be entitled to benefits under Medicare and cannot be claimed as a dependent on another person’s tax return.

Q: Why RightStart HSA/SaveRight HSA from Assurant Health?

A: RightStart HSA/SaveRight HSA is a qualified high deductible health plan that allows your clients to establish an HSA account and save money tax free for their health care needs. Assurant Health builds on a tradition of service that began 115 years ago.

RightStart HSA/SaveRight HSA Availability

Q: Is RightStart HSA/SaveRight HSA available in all states?

A: RightStart HSA/SaveRight HSA is available in all states where we market individual medical products.

Q: What is the market for RightStart HSA/SaveRight HSA?

A: The target market is those who:

- Want the tax advantages of an HSA and
- Need a lower premium to have the means to make HSA contributions.

RightStart HSA/SaveRight HSA Coverage

Q: What are the major benefit differences between RightStart and RightStart HSA/SaveRight HSA?

A: A few key differences from RightStart make RightStart HSA/SaveRight HSA both:

- An HSA-qualified high deductible health plan *and*
- More attractive to the HSA market

Please see the following chart for an overview of the key differences between these plans.

RightStart & RightStart HSA/SaveRight HSA Plan Comparison

For general comparison purposes only. Plan details may vary by state.

| | RightStart | RightStart HSA/SaveRight HSA |
|---|--|---|
| Deductible options | \$500, \$1,000, \$2,000 and \$3,000 per individual | \$2,200, \$3,000 and \$5,100 per individual |
| Family maximum deductible | Three times the individual deductible | Two times the individual deductible |
| Coinsurance options | 75/25 and 50/50 | 100/0, 75/25 and 50/50 |
| Total out-of-pocket <i>Total out-of-pocket equals the deductible plus the coinsurance out-of-pocket maximum</i> | Options up to \$5,500 per individual / \$13,500 per family (<i>\$2,500 deductible + 75/25 coinsurance to \$3,000 coinsurance out-of-pocket</i>) | No higher than \$5,600 per individual / \$11,200 per family |
| Annual maximum options | \$50,000, \$100,000 and \$250,000 per person each year | No annual maximum |
| Outpatient services maximum options | \$2,500, \$5,000 and \$10,000 per person each year | \$15,000 and \$25,000 per person each year |
| Prescription drug coverage | Generic: \$15 copay (no deductible) Brand: \$500 deductible / \$25 copay + 50% coinsurance | Covered subject to the integrated deductible and coinsurance |
| Doctor office copay | Optional with RightStart PPO | Not available |

Q: Isn't a common deductible part of the definition of a qualified high deductible health plan according to HSA legislation?

A: No, a common deductible is not required for an HSA-qualified high deductible health plan.

Q: What Health Saving Account administration options are available?

A: The new HSA Tools administration option is available along with “other”.

Q: Is there a Traditional plan option with RightStart HSA/SaveRight HSA?

A: Yes. If your client wants a plan other than a PPO, RightStart HSA also offers a Traditional indemnity plan.