



Change to Individual Medical underwriting guidelines – effective June 7, 2010.

Assurant Health is committed to sharing timely and relevant updates with you regarding any changes we are making as we assess the health care reform legislation. Today's Health Care Reform Update provides notice of a change we are making to our Individual Medical underwriting guidelines, effective June 7, 2010.

Effective immediately, we have implemented new underwriting guidelines for enrollees under the age of 19. For every offer we extend, we will no longer apply condition-specific deductibles or exclude coverage with special exception riders. Instead, premiums will be adjusted based on pre-existing conditions allowing these enrollees to enjoy full advantage of their policy benefits. This new underwriting practice will hopefully allow you to increase placement on these offers. This change is effective on all new Individual Medical business received on or after June 7, 2010. We will continue to apply all other standard underwriting guidelines for applicants under the age of 19, as well as continue to offer special exception riders and condition-specific deductibles for applicants aged 19 and older.

If you have any questions about this change, please contact your Representative at Stephens-Matthews Marketing, Inc.

1-800-544-8250

Or visit us online at

www.stephens-matthews.com