



Stephens-Matthews
Marketing, Inc.

Assurant Health UPDATE

May 2010

As we've previously shared with you, Assurant Health has been analyzing the complex health care reform legislation to determine its impact on your business and our company.

Future Opportunities

Assurant Health continues to assess the law and define opportunities for us to leverage our leadership in the individual medical and small group markets. In a post-reform environment, we will apply our more than 115-year focus on innovation to continue to deliver valuable benefits and services that enhance our agents' and customers' experiences. We are confident we will adapt in this new environment and create new opportunities for you in both individual and small group.

Just one example of that innovation is Assurant Affordable Health Access. We know these plans have been meeting an important consumer need and we are currently working on several new options that will provide affordable plans with everyday benefits to meet your clients' needs in the near future.

Immediate Changes to Assurant Health Products

However, we have made the decision to discontinue new sales of the following products and features in the following states, beginning May 15, 2010.

<i>Individual Medical Plans</i>	<i>May 15, 2010 Implementation</i>
Assurant Affordable Health Access Plan A	New sales will be discontinued in all states
Assurant Affordable Health Access Plans B and C	New sales will be discontinued in CA, CO, DE, KS, MS, NM, SD, WV
RightStart Elite Plans	New sales will be discontinued in CO, DE, KS, KY, MN, MS, ND, NM, NV, OR, SD, UT, WV
RightStart Elite	The \$2,500 outpatient maximum with the \$50,000 annual maximum will no longer be available in all states
24- and 36-month Rate Guarantees	New sales will be discontinued in all states

For all products listed above, please note all saved quotes must be submitted via EASE, and all paper applications must be signed and submitted, by Friday, May 14 before 10 p.m. Central time. No saved quotes or signed applications will be accepted after this deadline.

The "Help Me Choose" functionality within the Individual Medical "Create Quote" function on assuranthealthsales.com will be discontinued as of May 15 for all Assurant Health Individual Medical plans. All available plan designs will be accessible through "Customized Quote."

Additional important information:

Although at this time we are not planning any design changes to our Short Term Medical plans, New Mexico has recently enacted a new minimum loss ratio requirement effective this May, and we will stop STM sales in NM for June 1 effective dates.

We will continue to offer all other plans and options that remain available to you.

Future updates

We know the months ahead will involve additional change for our business and the health insurance industry as a whole. We are committed to providing timely updates to you regarding any future changes that may impact you and your customers – and remain focused on serving your current and future clients' needs with the valuable benefits and services provided by their plans.

In the coming days, we will be communicating with you about your current in force business and how the new federal legislation will impact it, the clear advantages that "grandfathered status" will have and how you can best serve your clients' needs.

If you have any questions about Assurant Health, please contact your representative at Stephens-Matthews Marketing, Inc.

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