



HealthSaver® Limited-Benefit vs. Short Term Major Medical

The **HealthSaver® Limited-Benefit** and **Short Term Major Medical** plans both provide affordable coverage for anyone with a temporary health insurance need. HealthSaver is more fitting for individuals on tight budgets who are willing to limit benefits in exchange for lower premium.

Costing almost 30% less than our Short Term Major Medical, HealthSaver provides basic protection against large medical bills that can arise from the unexpected.

Check out the differences between both temporary plans.

PLAN FEATURES	HealthSaver® Limited-Benefit 6-month and 12-month plans*	Short Term Major Medical 6-month and 12-month plans*
Deductibles	<p>\$1,000 \$2,500 \$5,000 \$7,500</p> <p>For plans with deductibles of \$2,500 or more, only one deductible must be satisfied for all covered family members.</p>	<p>\$250 \$500 \$1,000 \$2,500 \$3,500 (except in WA) \$5,000</p> <p>For plans with deductibles of \$500 or more, only one deductible must be satisfied for all covered family members.</p>
Coinsurance	80/20%, 50/50%	100%, 80/20%, 50/50%
Access Fee† <i>Access fees are in addition to the deductible and coinsurance.</i>	<ul style="list-style-type: none"> • \$150 per emergency room visit • \$500 per inpatient hospital stay • \$500 per outpatient surgery • After access fee, subject to plan deductible and coinsurance 	None
Outpatient Services	Limited to \$2,000	Covered up to \$2,000,000
Lifetime Maximum	\$100,000 per member, per benefit period	\$2,000,000 per member, per benefit period
Prescription Drug Coverage	No	Yes
Transplants	No transplant benefit	\$100,000 including up to \$10,000 in donor expenses

* Varies by state † Access fees are listed as copays in the policy

Although there are differences in cost and plan features, many of the same valuable features are available on both plans:

- Coverage as early as the next day
- Choice of doctors and hospitals
- Discounts for using network doctors—on average 20-35% savings
- Access to doctors – at a lower cost—24 / 7 through TelaDoc™**
- Optional Dental-Vision Discount Plan***

Sell Short Term Medical from Assurant Health today!

** TelaDoc™ is not available in OK. *** The Dental-Vision Discount Plan is not available in FL or NV.

HealthSaver is not available in CT, FL, HI, ID, IN, KY, MA, MD, ME, NJ, NY, VT or WA.

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