

GoHealth to Distribute Assurant's Access Fundamentals (SM) Product

New Plan is Fixed Indemnity Benefit with Stable, Affordable Premiums

Chicago, IL & Milwaukee, WI, December 8, 2010 – GoHealth, Inc., a unique insurance agency that combines direct access to leads and leading-edge online technology, has signed a national distribution agreement to market the Assurant Access Fundamentals fixed indemnity plan, a product of Assurant Health. Assurant Health is part of Assurant, Inc. (NYSE: AIZ), a Fortune 500 company and member of the S&P 500.

"The Assurant Access Fundamentals plan addresses individual needs with a stable and affordable premium," said Michael K. Owens, Jr., Senior Vice President of GoHealth VMO. "This product offers value for consumers who need access to preventive and primary health care more than asset protection. It is a great choice for many young adults, young families and the age 60-64 pre-Medicare market."

Owens also added, "With health care reform changes and as more consumers are unable to afford the premiums for traditional medical insurance plans, Assurant's Access Fundamentals is available to provide affordable, easy-to-understand benefits. Unlike major medical plans which may have different benefits for different providers and different benefits based on co-insurance and co-pays, Assurant Access Fundamentals has fixed benefits for each type of medical care, so the customer knows how much the plan will pay."

Stable Premiums, Cash Benefits and Network Savings

The fixed benefits provide much more stability for premium rates, which also tends to enhance persistency. Pricing is generally consistent nationwide; for example: ages 18-30 -- \$109 per month; ages 51-64 -- \$249 per month.

First-dollar benefits include the following:

- Inpatient hospital: \$2,000 per day for sickness, \$4,000 per day for injury, with a maximum per year of \$200,000
- Emergency room and Urgent care facility: \$250 per visit (1 visit per year)
- Office visit: \$50 per office visit (up to 4 visits per year)
- Prescription drugs: \$10 per generic, \$25 per brand name (combined maximum benefit of \$750 per year)

In addition, customers who use the plan's provider network (MultiPlan) and assign their benefits directly to their medical providers can save through network discounts. Assigning benefits can also simplify the payment process.

Agents and applicants should review the full list of benefits, including surgical services, anesthesia, outpatient services, immunizations and ground and air ambulance. The plan pays up to a lifetime maximum of \$1,000,000.

Patient Advocacy and Benefit Guide Help Consumers Maximize Their Benefits

"The Patient Care service helps Assurant's Access Fundamentals customers find providers, compare costs and best utilize their benefits," said Owens. "Each customer also receives a Benefit Guide describing how to use and maximize benefits.

"For example, Assurant negotiated an exclusive deal with Take Care Clinics, located inside of Walgreens. By using a Walgreens Take Care Clinic, a visit, including labs, is \$65 (much less than retail doctor office rates or the typical cost in a Take Care Clinic). Assurant's Access Fundamentals customer would only pay \$15 out-of-pocket after the \$50 fixed benefit," Owens added.

Available in 32 States; Simplified Issue

The Assurant Access Fundamentals is available in 32 states: AK, AL, AR, AZ, DE, FL, GA, IA, IL, IN, KY, LA, MD, MI, MO, MS, MT, NC, NE, NV, OH, OK, OR, PA, SC, SD, TN, TX, VA, WI, WV, WY.

Simplified issue means that applicants only need to answer three yes/no medical questions.

Expand Coverage by Adding Critical Illness, Accident, Dental Insurance

"When using this product for consumers who cannot afford traditional major medical plans, agents can economically expand the customer's coverage by adding critical illness, accident and/or dental insurance," Owens said.

GoHealth Provides Important Tools for Agents

GoHealth Virtual Marketing Organization (VMO) provides agents with a quality lead source and lead management system, BrokerOffice™ technology, for premium rate quoting and online application submission for many products.

The Access Fundamentals plan quotes are available on BrokerOffice™ under Time Insurance and are displayed separately from major medical quotes. Because this plan is a fixed indemnity plan and not to be confused with major medical plans, the Access Fundamentals plan is displayed on the "Fixed Indemnity" tab, separate from the "Health" tab. The BrokerOffice™ technology links to Assurant Health's website, where consumers can apply for the plan online.

GoHealth also provides its agents with commission payments, including year-end 1099 reports; agent support through a dedicated agency services staff of trained professionals; and agent appointment, including screening and processing of paperwork and a centralized point of contact.

For full details on how the GoHealth program works or for an appointment with Assurant to sell the Access Fundamentals plan, contact Brittney Swan at 312.784.7024 (phone) or email: bswan@gohealth.com.

About GoHealth

By combining traditional agent distribution, coupled with the power of leads and technology, we provide a dynamic industry-leading sales organization focused on the success of our agents. GoHealth's senior executives are seasoned professionals, with over 100 years of combined sales and management experience in the health insurance industry.

Our objectives at GoHealth are simple: Build consumer value, persistent business and long-term success for our distribution partners. In achieving these objectives, GoHealth utilizes consumer websites to provide information and access, including gohealthinsurance.com.

About GoHealthInsurance--GoHealthInsurance.com makes buying health insurance simple. GoHealthInsurance explains health coverage options in plain English, provides free health insurance quotes, connects shoppers with local agents, and helps consumers choose plans that meet their health and budget needs.

About Assurant Health

Assurant Health, through Time Insurance Company, has been in business since 1892 and is the brand name for products underwritten and issued by Time Insurance Company, John Alden Life Insurance Company and Union Security Insurance Company. Together, these three underwriting companies provide health insurance coverage to people nationwide. Each underwriting company is financially responsible for its own insurance products. Primary products include individual medical, small group and short-term health insurance products, as well as non-insurance products and consumer-choice products such as Health Savings Accounts and Health Reimbursement Arrangements. Assurant Health is headquartered in Milwaukee, Wisconsin, with operations offices in Minnesota, Idaho and Florida, as well as sales offices across the country. The Assurant Health Web site is www.assuranthealth.com.

Assurant is a premier provider of specialized insurance products and related services in North America and select worldwide markets. The four key businesses -- Assurant Solutions, Assurant Specialty Property, Assurant Health, and Assurant Employee Benefits -- partner with clients who are leaders in their industries and have built leadership positions in a number of specialty insurance market segments in the U.S. and select worldwide markets. The Assurant business units provide debt protection administration; credit-related insurance; warranties and service contracts; pre-funded funeral insurance; creditor-placed homeowners insurance; manufactured housing homeowners insurance; individual health and small employer group health insurance; group dental insurance; group disability insurance; and group life insurance.

Assurant, a Fortune 500 company and a member of the S&P 500, is traded on the New York Stock Exchange under the symbol AIZ. Assurant has approximately \$27 billion in assets and \$8 billion in annual revenue. Assurant has approximately 14,500 employees worldwide and is headquartered in New York's financial district. For more information about Assurant, visit www.assurant.com.