

Fortis Health

Who you
choose
matters

Choosing the right insurance company is just as important as choosing the right health plan for you and your family. Look at a company's longevity, its stability and its focus to make the right choice.

Longevity

The length of time a company has been in business tells you if they've had sufficient time to get the complexities of health insurance right. It takes more than just a few years, decades even, to learn the business. Fortis Insurance Company, a Fortis Health member company, is part of a long and stable company tradition – with **more than 110 years' experience**.

Stability

A company's financial strength and stability are good indicators of the company's claims paying ability, which is particularly important when you actually use what you're buying. Fortis Health is a part of Fortis, an international banking and insurance company, ranked the **31st largest company in the world**¹. And A.M. Best ranks us A- (excellent) based on claims paying ability².

Focus

Business focus is important too. If health insurance is the only business a company does, it has to do it right to be successful and stay in business. With **health insurance as our sole focus**, Fortis Health is a leader in the Individual Medical market and was the first company to introduce Medical Savings Accounts.

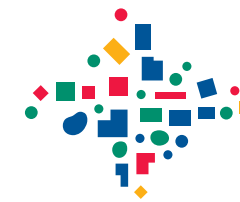
¹Source: Fortune "Global 500" based on assets as of July 22, 2002.

²Source: A.M. Best Ratings & Analysis as of February 2003.



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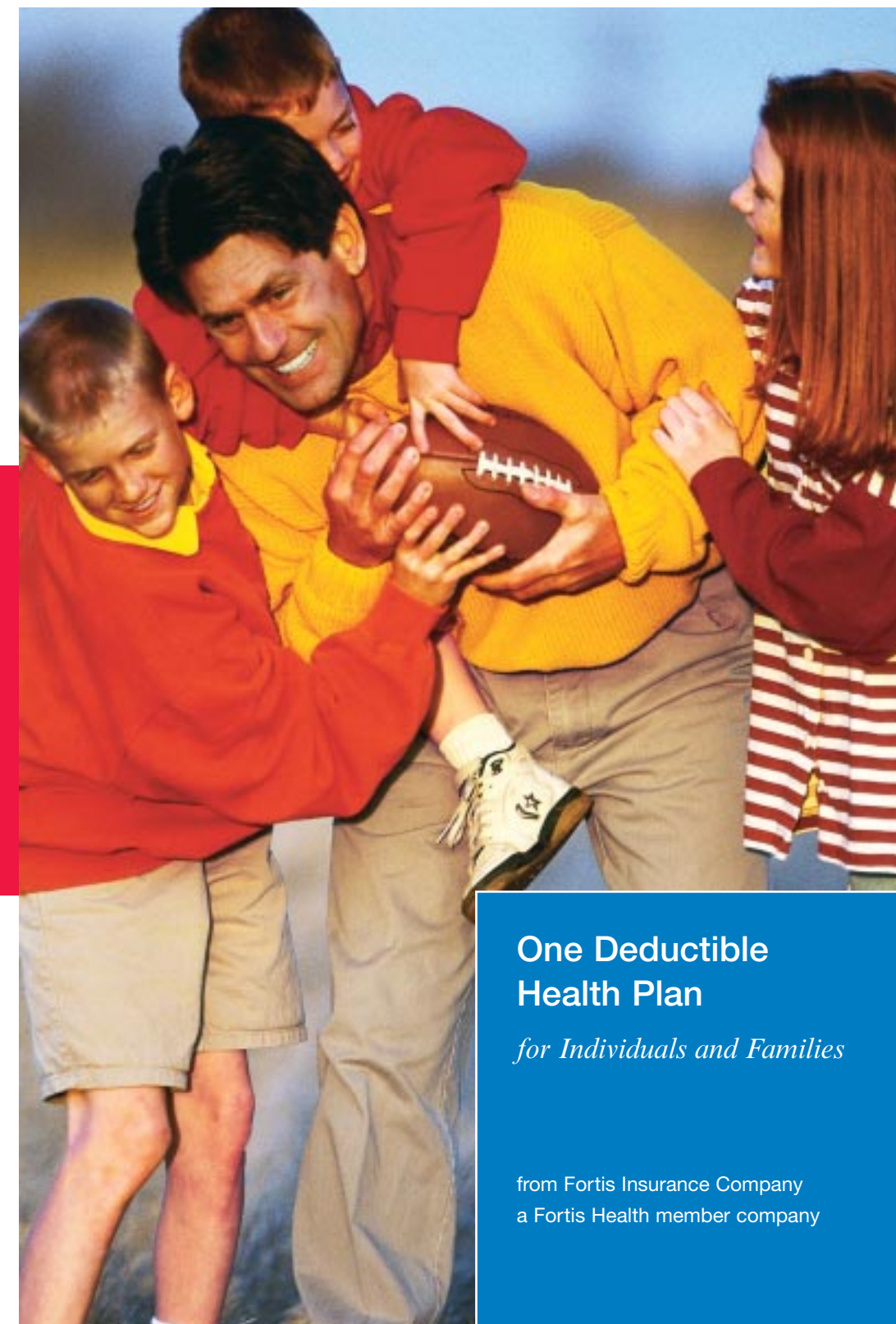
Solid partners, flexible solutions®



FORTIS

Solid partners, flexible solutions®

One smart plan



A Powerful Force Working For You

Fortis Health helps people meet their insurance needs by offering an array of individual, small group and specialty health insurance products. In business for more than 110 years, the company is an industry leader, providing health insurance coverage to more than one million people nationwide.

Fortis Health markets insurance products that are underwritten and issued by Fortis Insurance Company, John Alden Life Insurance Company and Fortis Benefits Insurance Company. It is headquartered in Milwaukee, Wisconsin and has operations offices in Florida, Idaho, Minnesota and Ohio.

Fortis Health is part of Fortis, Inc., a financial services company that, through its operating companies and affiliates, has built leadership positions in a number of specialty insurance markets in the U.S. Fortis, Inc. is part of Fortis, a financial services provider active in the fields of insurance, banking and investments.

Find Fortis Health on the Internet at www.fortishealth.com.

Fortis is a registered service mark of Fortis (B) and Fortis (NL) N.V.

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Fortis Health

501 West Michigan
Milwaukee, WI 53203

For a complete listing of benefits, exclusions and limitations, please refer to the certificate of coverage. In the event there are discrepancies with the information given here, the terms and conditions of the coverage documents will govern.

One Deductible Health Plans are underwritten and issued by Fortis Insurance Company, a Fortis Health member company, 501 W. Michigan, Milwaukee, WI, 53203.

Form 28286 (Rev. 5/2003)

One Deductible Health Plan

for Individuals and Families

from Fortis Insurance Company
a Fortis Health member company

One Deductible

The smarter way to look at your health insurance

You want to be the smartest consumer you can – but complicated health plans make it difficult. That's why Fortis Insurance Company offers you the One Deductible Plan. It's the smart, simple, economical way to look at health insurance.



Smart

One Deductible is a high deductible plan designed to **keep money in your pocket**. It means **you're not paying for benefits that you may never use**. Wouldn't that feel good for once?

Simple

One Deductible means just that – **one for everyone**. The integrated deductible **includes all covered expenses, including prescriptions,**

for all covered persons. **There's no keeping track of separate deductibles** for each member of your family.

Economical

For Webster's, economical means careful, efficient use of resources. For Fortis Health, economical means One Deductible.

The money you **save on premiums** can more than pay for everyday needs, if you have them. If the unexpected does happen, **you're protected from financial hardship** – it's what health insurance is for. And, **with HealthyDiscount***, offered exclusively with One Deductible, **you can save even more!**



Join thousands of customers who've already made the smart choice for health insurance. Now choose your options:

Individual deductible options	\$1,700, \$2,000 or \$2,500
Family deductible options	\$3,400, \$4,000 or \$5,000
Coinsurance options <small>80% and 50% coinsurance options are available too! (In Texas, 60% available in place of 50% coinsurance.)</small>	100%
Non-network out-of-pocket coinsurance maximum <small>Maximums for 80% and 50% coinsurance range from \$875 to \$3,000.</small>	\$1,000
Lifetime maximum benefit	\$3, \$6 or \$8 million
Wellness services <small>State mandates may apply</small>	Covered subject to deductible and coinsurance up to \$500 per calendar year
All other services	All covered services, including prescription drugs, are subject to deductible and coinsurance

All covered expenses for all covered persons apply to any deductible you choose.

smart savings

Compare the smart savings with this One Deductible worksheet

Work with your agent to compare your current plan or another carrier's plan to One Deductible – **you could save hundreds, even thousands of dollars!**

	Other Carrier's Plan	One Deductible Plan
Premium		
Out-of-pocket* <small>Charges you're responsible for before your plan pays – like deductibles, coinsurance, copays and doctor's visits</small>		
Total Cost to You <small>Premium plus expected out-of-pocket expenses</small>	\$ Don't pay for benefits you may never use.	\$ You don't have to pay more to get more with One Deductible!

Do the math!

Total cost of other carrier's plan: \$ _____

Total cost of One Deductible: \$ _____

Your total savings: \$ _____

* Remember, with another carrier's plan, the out-of-pocket amount most likely increases when there is more than one person – so don't forget to multiply that amount by the number of covered family members. With One Deductible, one amount applies to all covered family members.

Know what you're buying

People don't often know what health insurance benefits they have until they need to use them. Knowing what questions to ask can help you more thoroughly assess a health plan before you buy.

Q. Sometimes I need prescription drugs. What kind of coverage is important?

A. With the ever-increasing cost of prescriptions, look for a plan that doesn't have annual limits on prescriptions – some medicines can easily exceed \$10,000 a year! With no limits on prescription drugs, the One Deductible Plan provides you with adequate drug coverage.

Q. What if I'm traveling and need care?

A. It's important to check that your health plan provides for situations when you're not at home. One Deductible provides worldwide coverage – so you get benefits for covered expenses no matter where you are.

Q. Different plans have different lifetime benefit maximums. What does that mean?

A. It's the total amount a plan will pay for as long as you own your policy. While claims rarely exceed a typical \$2 million maximum, it does happen. And if it happens to you, it's almost certain to bring serious financial hardship. One Deductible has one of the nation's highest lifetime maximums – up to \$8 million.

Q. I know costs for the Intensive Care Unit (ICU) are expensive. What do I need?

A. Treatment in an ICU is costly – with an average of \$4,500 per day. It's impossible to estimate how much coverage is enough. Instead, check the limits imposed on ICU expenses by the health insurance company. With One Deductible, there's no limit on ICU¹ – so you get the care you need without the worry.

Q. Ambulance coverage – does that include air ambulance?

A. Not for all companies. Read the exclusions section carefully to make sure you won't be faced with an air ambulance bill, which can easily be \$7,500. One Deductible provides for air or ground ambulance to the nearest facility equipped to provide proper care – not just the closest.

Q. Some plans require referrals – what should I look for?

A. Many plans require a referral as a way to control costs, but it can become burdensome. Look for a plan that doesn't require a referral. With One Deductible, no referral is required and you can still control costs by using network providers.

* HealthyDiscount is not available in CO, DC, FL, KS, LA, MD, MN, NV, ND, NH, OR, SD, VA and WV.

For a complete listing of benefits, exclusions and limitations, please refer to the certificate of coverage. In the event there are discrepancies with the information given here, the terms and conditions of the coverage documents will govern.

Please note that One Deductible contract benefit exclusions, limitations and coverage are the same as other Fortis Insurance Company Preferred 2000 plans.

¹ Non-network expenses are subject to Reasonable & Customary charges.