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Advertisement

eNews

Greetings!

Welcome to the Assurant Employee Benefits eNews.

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- Assurant Employee Benefits Announces Relaxed Underwriting For Transfer Voluntary Life Business
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Grandes Noticias! Assurant Employee Benefits Announces Expanded Spanish Language Support.



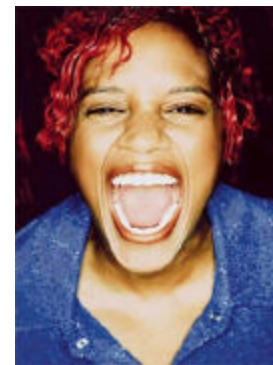
Assurant Employee Benefits is pleased to announce expanded Spanish language support for pre - enrollment materials. The new materials consist of a general Voluntary enrollment poster and three updated payroll stuffers for Voluntary Life, Voluntary Disability and Voluntary Dental. The team has eliminated the need for separate English and Spanish versions, by printing the Spanish language version on the opposite side.

Therefore, one poster/payroll stuffer supports both languages. "Everyone has responded very well to the currently supported Spanish language enrollment materials, so we have decided to take another step to further support Spanish language enrollments. We will continue to expand support of this initiative in the future" says Joe Sevcik Second VP of Voluntary Segment Marketing.

[Click here to view the new materials](#)

Assurant Employee Benefits Announces Relaxed Underwriting For Transfer Voluntary Life Business

We're Expanding Our Dental Network!



Our PPO dental network Dental Health Alliance, L.L.C.®(DHA®) will be expanding to over 72,000 referable locations effective 1/1/07¹

That gives member access to more in-network dentists, making it easier for them to reduce out-of-pocket costs for covered procedures and treatments. And that means Assurant Employee Benefits' dental plans will look better than ever to your clients.

Plus, we've expanded Lifetime of SmilesSM

Our Lifetime of Smiles program expands many of our dental

Term life sales accounted for almost 15 percent of all voluntary sales in 2005 according to Eastbridge Consulting Group's U.S. Worksite Sales Study. Not surprising, considering almost half of all employers offer their employees the opportunity to purchase additional Life insurance.¹ But as the popularity and penetration of Voluntary Life has grown, more coverage is being moved to a new carrier at renewal. There are lots of reasons why brokers and their employer clients may want to move, but everyone can agree that the transfer should be as painless as possible - for both the employer and employees. At Assurant Employee Benefits we recognize that taking over an inforce Voluntary Life plan can provide a great opportunity for you and your client to re-energize their employees' participation. That's why we're pleased to announce that we're allowing a full open enrollment to the Guarantee Issue amount when a new Voluntary Life case is transferred to us. This means that all employees regardless of current participation can take the opportunity to join the plan or increase coverage without health evidence up to the Guarantee Issue level. Available for new cases quoted after 10/16/06, our offer standardly applies to business with less than 500 eligible lives when you use our personalized enrollment materials.

¹ LIMRA 2003

Announcement Of Our National Prepaid Dental Campaign.



In early September, nearly 300 brokers in our prepaid dental markets of Chicago, Dallas, Denver, Houston, Phoenix, and Tampa/Miami received direct mail marketing around a baseball theme to encourage them to submit a large case prepaid RFP by 12/1/06. There is still time! For every such qualified RFP submitted by December 1 you'll receive a baseball autographed by Nolan Ryan! Contact your local sales representative for details.

Nolan Ryan autographed baseball (fair market value \$160) The fair market value of all items received is taxable income. When required, that amount will also be reported for Schedule A, Form 5500 purposes.

Introducing The New California Prepaid Product!



It has been a long time in coming, but the time is finally here! After many months of dedicated work, we are pleased to introduce to you the California UDC Prepaid Series which will offer two dental plan options, the Secure (low) and the Plus (high). The Secure and Plus offer lower costs with upgraded copayments that will provide you a viable prepaid product to sell against the competition. Prepaid Champion Mike Geren explains that our prepaid provider network has been very resilient in California due to competition amongst providers. "The UDC network currently has over 3,300 referable locations of general dentists and specialists. The new plans will provide us the opportunity to recruit new providers into the UDC network!" The product will be available for quoting 9/9/06 for an 11/1/06 effective date. Watch for more details.

plans to include more of the benefits that members are asking for. The following benefits are available at no extra charge on these plans, effective January 1, 2007:

- **Posterior tooth colored fillings** - preferred by many dentists and their patients.
- **Four cleanings a year** - one routine and one periodontal cleaning every six months.
- **Brush biopsy** - for early detection of oral cancer.
- **Online Dental Health Center** - a trusted resource that offers members the most up-to-date information available on preventive dental care.

Smiles all around

Now it's easier than ever to find more in-network dentists, reduce out-of-pocket costs, and enjoy better health. Sounds like a plan ... from Assurant Employee Benefits.

¹As of 1/1/2007, the dental preferred provider network offered by Assurant Employee Benefits will include 72,000+ referable locations under access arrangements with Dental Health Alliance, L.L.C.® (DHA®) and other dental PPO networks.

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