



# Member Health Insurance Benefits

## ISHI Health Benefits Program

Think you can't afford health insurance?  
Think again!!

The **International Society of Home Inspectors (ISHI)** has recently implemented a new group and individual health insurance program for our members with savings of up to 60% on health insurance premiums!!

The **International Society of Home Inspectors** is issued and underwritten by the oldest and one of the largest health insurance carriers in the nation, Assurant Health (formerly Fortis).

### Plans include:

- **Value Plan for Economy:**

Optional first-dollar benefits. Strong network incentives.

- **PPO X-tra Plan for Savings:**

Many deductible and coinsurance options. Premium savings over the Physician/Hospital PPO Plan.

- **Traditional Indemnity For Choice:**

The freedom to choose your own providers. A great choice for those who live outside a PPO network area

- **Physician/Hospital PPO Plan for Control:**

The most choice, with all plan options available. Reduced non-network out-of-pocket costs.

- **One Deductible Plan for Simplicity:**

All covered expenses for all covered persons apply to one deductible. Premium savings for the Physician/Hospital PPO and Traditional Plans.

- **Health Savings Account (HSA) Plan for Tax Advantages:**

Add an HSA custodial account to the One Deductible Plan and save for medical expenses – tax-free!!

With more than \$600 Billion in worldwide assets, Assurant Health has the strength to provide some of the most comprehensive benefits in the nation.

For more details and your personal proposal, call the **International Society of Home Inspectors** health benefits division at **1-888-404-2957** or visit our online benefits website at:

[www.assurantaffinity.com/ishi](http://www.assurantaffinity.com/ishi)



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### Featured ISHI Health Plan: Health Savings Accounts

Assurant Health understands your need for **solid benefits at an affordable price.**

A Health Savings Account (HSA) is a smart alternative to conventional health coverage. The HSA provides a vehicle for **tax-advantaged savings.** Invest in your HSA, and your contributions are tax-deductible. Withdraw the funds and accumulated interest to pay for qualified medical expenses and the withdrawals are **tax-free.**

### The Health Savings Account (HSA)

- ◆ Available to individuals, families and employer groups
- ◆ Everyone with qualified high deductible health insurance can have an HSA
- ◆ A great way to pay for routine medical expenses tax-free
- ◆ Fully portable, your HSA goes with you because you own it
- ◆ Unused balances in your account roll over from year to year

Health Savings Accounts:

- ◆ Federally approved, tax-favored accounts
- ◆ Set up in conjunction with the purchase of a high deductible insurance plan
- ◆ Help employees pay for healthcare expenses not covered by the insurance plan
- ◆ HSA contributions are tax deductible and funds in the HSA accumulate on a tax-deferred basis

An HSA offers flexibility for the employee because it is owned by the employee and is portable. HSA contributions can be made by the employer, employee, or a combination of both.

**With an HSA, your employees can:**

- ◆ Spend tax-free dollars for qualified medical expenses
- ◆ Save money on a tax-free and tax-deductible basis
- ◆ Use as long-term savings vehicle
- ◆ Roll over unused account balances from year to year

**HSA Plan Features\***

- ◆ Lifetime Maximum: up to \$8 million
- ◆ Annual Deductible Choices:  
**Individual:** \$1,200 up to \$5,000  
**Families:** \$2,400 up to \$10,000
- ◆ Coinsurance Choices: 50% up to 100%

### ISHI Member Enrollment:

Call us today at 1-888-404-2957 for your free proposal and consultation with a licensed health insurance professional. There is no obligation.

\*Not all plan payment combinations are available.