



**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 100 years, the company is an industry leader, providing health insurance coverage to more than one million people nationwide.

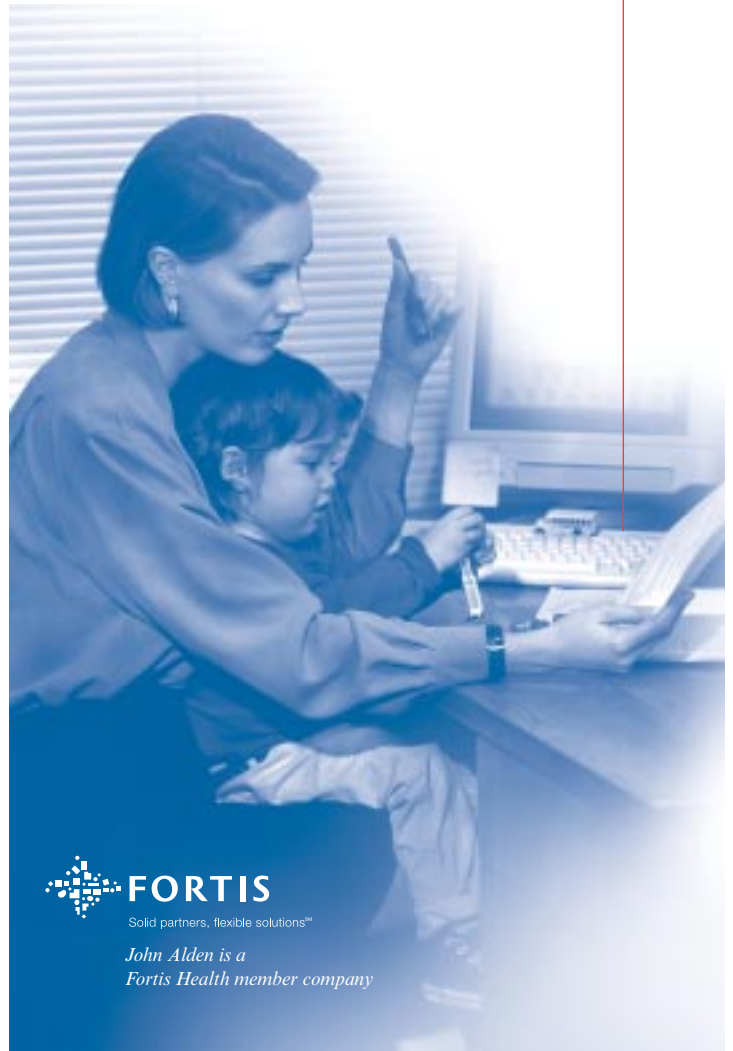
Fortis Health markets insurance products that are underwritten and issued by Fortis Insurance Company, John Alden Life Insurance Company and Fortis Benefits Insurance Company. It is headquartered in Milwaukee, Wisconsin and has operations offices in Florida, Idaho, Minnesota and Ohio.

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.

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

**John Alden
Life Insurance Company**
501 West Michigan
Milwaukee, WI 53203

**Short Term Medical Insurance
Your Alternative to COBRA**



Solid partners, flexible solutions™

*John Alden is a
Fortis Health member company*



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If you can't afford COBRA, *there is an affordable alternative!*

The cost to continue your group health benefits after a job loss, layoff or a reduction in hours can be costly. The national average cost of employer-provided family coverage under COBRA, plus a 2 percent administrative fee, is \$7,194 per year or \$600 per month.¹ If you're among the 81 percent of people who are eligible for COBRA, but elect not to take it due to the cost,² don't risk going without health insurance - get **Short Term Medical from John Alden Life Insurance Company.**

Short Term Medical is temporary health insurance for 30-185 days (varies by state) that can protect you and your family from an unexpected illness or injury for **as much as half the cost of COBRA.**³ Coverage can be paid in a single payment or monthly installments and can be obtained as early as the next day.

The Risks of Going Without Coverage

By going without health insurance, you not only put you and your family's health at risk, you also put your financial future on the line.

Look at just how costly an unexpected illness or injury can be:

Broken leg\$11,048.03
Pneumonia\$14,339.43
Kidney stones\$25,793.31
Lung cancer\$247,484.17
Heart attack, renal & respiratory failure\$240,669.76

Dollar amounts listed are based on actual Fortis Health paid claims.

Your Health Continuation Rights

Under a federal law called COBRA, employers with twenty or more employees are required to offer a continuation of group health insurance benefits to employees (and their covered dependents) when they experience a "qualifying event." Qualifying events include termination of employment, reduction of work hours, death of the employee, divorce (or legal separation in some states), Medicare entitlement, and/or a change in dependent status.

If you are among the many who find COBRA too costly and are generally in good health, check out Short Term Medical from John Alden. Your free, no-obligation quote is just a call away!

¹ Report issued by Families USA, a consumer health organization.

² Based on a 2000 employee benefit study conducted by Charles D. Spencer and Associates.

³ Based on 2001 Fortis Health COBRA costs.

Short Term Medical is intended to cover you in the event of an unexpected illness or injury and does not cover pre-existing medical conditions. See the policy for a complete listing of benefits, limitations and exclusions.

Insurance contracts are issued and underwritten by John Alden Life Insurance Company, and administered by Fortis Insurance Company, Fortis Health member companies, Milwaukee, WI.