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**PRESS RELEASE**

## NavGate Technologies' Consumer Driven Wellness & Care Planning System Selected by Assurant Employee Benefits as Disability Insurance Value-Added Component

Last update: 7:07 a.m. EST Dec. 18, 2008

MADISON, WI, Dec 18, 2008 (MARKET WIRE via COMTEX) -- NavGate(R) Technologies, a pioneering industry leader and developer of technology-based care planning and wellness solutions, has announced its CareOptionsOnLine(TM) (COOL(TM)) system has been selected by Assurant Employee Benefits to provide a care planning and wellness resource component to the Assurant Answers(TM) program. COOL will be made available to purchasers of Assurant Employee Benefits' disability insurance in most states.

"We are pleased to offer this valuable web-based tool to our insureds. COOL represents an added benefit to our disability products at no additional cost to the employer or employee," stated Joe Sevcik, senior vice president of marketing at Assurant Employee Benefits. "The care planning resources available on the COOL website provide real-life solutions to everyday problems. With COOL, policyholders have instant access to a vast array of everyday wellness, medical, care planning and support tools they can use on day one and beyond. In a single location, they can locate the answers and the help they need to make life easier for them and their families," added Sevcik.

"We are extremely pleased that Assurant Employee Benefits has chosen to offer COOL to their insureds," said Robert Pearson, NavGate's president and CEO. "COOL is the most comprehensive solution available in the market today, providing guidance with wellness, medical, disability, or even an aging issue. It's an employee benefit that can provide employees with the resources and educational support they need to care for themselves and their families, while helping employers reduce the costs of lost productivity," added Pearson.

NavGate Technologies developed COOL to address the challenges of a dramatically changing workforce. Presently two out of five American workers care for spouses, children, parents or parents-in-law who are ill, disabled or elderly. COOL is not an EAP, it offers a unique combination of care costs and financial impact programs, an interactive care planning tool and nationwide care resource knowledgebase containing millions of providers and services. The comprehensive nature of COOL is unmatched by any other service, while offering resources to:

- Review the most current wellness information and assess ones health
- Research the availability, quality and cost of care nationwide
- Assess care needs and create an individually-tailored care plan
- Create a health care advanced directive expressing end-of-life wishes
- Project the costs of care nationally now and in the future for planning purposes
- Estimate the financial impact of a reduced work schedule to care for a spouse or other family member
- Accurately estimate an individuals financial losses due to a short or long term disability using a proprietary predictive analytics program

COOL is always available, is self-contained without countless links or ads, and provides REAL solutions, not just referrals or links to chase.

"Unlike the outdated value-add plans from the past, such as Employee Assistance Programs (EAP) that are primarily mental health driven, COOL combined with Assurant Answers(TM) is a 21st century benefit that zero's in on the real needs of individuals and families today providing outstanding value for Assurant Employee Benefits insureds," added Pearson.

About Assurant Employee Benefits

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About NavGate Technologies

NavGate Technologies is a division of CareQuest, Inc. NavGate (<http://www.navgate.com/>) is the developer of technology-based care planning and wellness solutions for professionals and consumers. Headquartered in Madison, Wisconsin, NavGate, CareQuest and CareQuest University (<http://www.carequestu.org/>) and its principals have provided care planning data, solutions, services and educational programs since 1985.

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