

Secure*Lite* STM

Short Term Medical Insurance



Health Plan Administrators
Independence Holding Group



THE AFFORDABLE HEALTHCARE SOLUTION FOR

- Between health insurance plans
- In a waiting period before other coverage becomes effective
- Recent student and college graduates
- Unemployed or laid off
- Between health insurance plans
- Part-time and temporarily employed

CONVENIENT FEATURES

- Coverage for 1–6 months
- Single payment discount for 30-180 days
- Unlimited re-applies
- Freedom to choose any doctor or hospital

This product is only available via online quoting and enrollment.

Insured by: Standard Security Life Insurance Company of New York Rated A- (Excellent) by A.M. Best Company

Administered by: Health Plan Administrators, Inc. (HPA)

Marketed by:

Professional Mass Marketing International, Inc.

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What is Secure^{Lite} STM?

Anytime you are without insurance, you are running a risk. You may not have a health problem now, but insurance is for the unexpected. Secure^{Lite} STM allows you and your family to purchase affordable short-term medical coverage for physician services, surgery, outpatient and inpatient care for a temporary period.

How does the plan work?

Secure^{Lite} STM pays benefits for each covered person in the following manner (subject to specific benefit limits):

1. You are responsible for eligible expenses until the deductible is satisfied. Choose from four options: \$500, \$1,000, \$2,500 or \$5,000 (maximum of 3 deductibles per family)

2. For most covered services, Secure^{Lite} STM then pays 80% or 50% of the next \$10,000 of covered expenses

3. After this, Secure^{Lite} STM pays 100% of covered expenses up to your Coverage Period maximum of \$750,000*

**Certain conditions have limited maximum benefits; see "What medical expenses are covered?" and "What Services are not covered?" Refer to your coverage document for specific terms and conditions.*

Who qualifies for Secure^{Lite} STM?

Secure^{Lite} STM is offered to members and their spouses under age 65 and their dependent children under age 19 (or under age 25 if a full-time student) who can answer "no" to the health questions on the application. Children age 19 and over should apply separately. Child-only coverage is available for ages 2 through 18 (see the Secure^{Lite} STM Rate Calculation instructions for details).

What medical expenses are covered?

After satisfying the deductible amount you've selected, Secure^{Lite} STM will pay the coinsurance you've selected for covered expenses, up to a maximum of \$750,000 per Insured person per Coverage Period.*

The Benefits are limited to the usual, reasonable and customary charge for a covered expense in addition to any specific limits.

Doctors Office Visit: up to \$25 per visit up to four visits per coverage period. After the office visit, the balance of the charge is subject to the plan deductible and coinsurance up to \$1,000 per Coverage Period.

In-Hospital regular care charges: up to \$1,000 per day; includes daily room and board and all miscellaneous charges**

In-Hospital Intensive or Critical Care charges: 3 times the average semi-private room rate up to \$1,250 per day; includes daily room and board and all miscellaneous charges**

Outpatient Hospital Surgery & Ambulatory Surgical Center charges: up to \$1,000 per day includes cost of operating room and all miscellaneous charges**

Out-Patient Emergency Room: up to \$500 per day includes the emergency room physician charge, 24 hour surveillance and all miscellaneous charges**

In-Hospital Doctors visits: up to \$500 maximum per hospital stay

Surgeon and Anesthesiologist: up to \$2,500 per procedure up to \$5,000 maximum per Coverage Period

Out-Patient or Doctors Office miscellaneous charges:** up to \$1,000 per Coverage Period

Ambulance Services: up to \$250 per trip

Organ Transplants: up to \$150,000 lifetime maximum

Acquired Immune Deficiency Syndrome (AIDS): up to \$10,000 lifetime maximum***

Mammography, are covered subject to deductibles, coinsurance and any specific limits

Pap Smear and Screens (includes PSA) are covered subject to deductibles, coinsurance and any specific limits

**Benefits for gall bladder surgery are limited to a \$2,500 per Coverage Period per insured person. Benefits for injury or disorders of the knees are limited to a \$2,500 per Coverage Period per insured person. Benefits may vary by state.*

***Miscellaneous charges where indicated includes: X-rays, scans, laboratory, blood, therapy, oxygen, casts, splints, medicines, injections, chemotherapy and medical supplies.*

****The AIDS maximum of \$10,000 per Coverage Period does not apply to Policies/Certificates of Insurance issued to residents of Arizona, California, District of Columbia, Idaho, Indiana, Maine, Missouri, New Hampshire, North Carolina or North Dakota. In Kansas the maximum per Coverage Period is \$75,000.*

Is there a pre-existing condition limitation?

Pre-existing conditions are not covered. This includes any condition or complication that was treated or produced symptoms five years prior to your Secure^{Lite} STM effective date.

The pre-existing condition limitation may vary by state.

What is a Usual, Reasonable and Customary charge?

Usual, Reasonable and Customary means with respect to fees or charges, fees for medical services or supplies which are usually charged by the provider for the service or supply given and the average charge for the service or supply in the locality in which the service or supply is received; whichever is less, or with respect to treatment or medical services, treatment which is reasonable in relationship to the service or supply given and the severity of the condition. In reaching a determination as to what amount should be considered as Usual, Reasonable and Customary for services and supplies; we may use and subscribe to a standard industry reference source that collects data and makes it available to its member companies.

What are my Payment Options?

Choose from two convenient payment options.

- You can pay for coverage in **Monthly** payments for up to **6 months at a time**. We accept monthly payments by check, money order, credit card or automatic bank withdrawal. If you select the Monthly pay option, and your need for insurance ends before your coverage period ends, you can cancel at any time with prior written notification to our Policy Service Department.

- The **Single** payment option is ideal if you know the exact number of day's coverage is needed because this option has a **special reduced rate** and you only pay for the coverage you need in one **Single** payment. You can pay in full for any number of days, from a minimum of 30 days to a maximum of 180 days of coverage, by check, money order or credit card.

When does my coverage start?

Your coverage will begin as early as the day following the U.S. postmark stamp on your envelope. You can request a later effective date, but no more than 60 days after the application date. All coverage is subject to approval of your application and payment of the first premium.

How long will Secure STM coverage last?

HPA's Secure^{Lite} STM is specifically designed to fill temporary insurance needs and coverage stops at the end of the period applied for. Depending on the payment option you select, Secure^{Lite} STM offers coverage for one to 6 months.*

Can I continue coverage?

If your need for temporary health insurance continues, you may apply for another Secure^{Lite} STM plan.* Your application is subject to eligibility, underwriting requirements and state availability of the coverage. The next coverage period is not continuous and any condition incurred during the last coverage period will be excluded as a pre-existing condition.

**Some states may restrict reapplication to another STM Coverage Period.*

When does coverage terminate?

Coverage ends when the premium is not paid when due; or you enter full-time active duty in the Armed Forces; or you become eligible for Medicare; or the elected coverage period expires; or Standard Security Life Insurance Company of New York determines fraud or misrepresentation has been made in filing a claim for benefits; or a dependent ceases to be eligible; *or you cease to be a member of the association or the group master policy terminates.

**This applies to states where association membership is required.*

Is there a free look period?

If you are not completely satisfied with this coverage, and you have not filed a claim, you may return the Policy/Certificate of Insurance within 10 days and receive a premium refund.

Do I need precertification?

Pre-admission certification prior to eligible inpatient hospitalization or surgery by the covered individual within 48 hours is required. This is not a guarantee of benefits. Failure to precertify will result in a benefit reduction of 50%. (Preauthorization in Texas.)

What services are not covered?

The following is a partial list of services or charges not covered by Secure*Lite* STM:

- Any services that are not medically necessary
- Eye exams, eyeglasses, hearing aids and surgery
- Dental or orthodontic services
- Treatment of foot conditions
- Conditions resulting from an act of war
- Maternity and newborn treatment prior to discharge, any infertility treatments or sterilization treatments
- Spinal manipulation or adjustment
- Services performed by family members or for which a charge would otherwise not be incurred
- Medical care received outside of the United States, Canada or its possessions
- Services payable by Medicare or Worker's Compensation coverage
- Cosmetic surgery, treatment for acne, hair loss or varicose veins
- Transplant services to the transplant donor
- Routine physical exams and tests, preventive care and immunizations
- Experimental or investigational services
- Learning disorders, attention deficit disorder, hyperactivity or autism
- Mental or nervous disorders, depression or suicide attempt
- Alcohol or drug dependency and disorders
- Obesity treatments
- Sleep disorders
- Over-the-counter-medications and prescription drugs
- Participation in school or organized competitive sports or any high risk sport
- Certain surgeries during the first six months

The limitations and exclusions may vary by state. Please see the Policy/Certificate of Insurance for detailed information about these and other plan limitations and exclusions.

What is the Enhancement Series?

Included with your coverage is Communicating for America (CA) Healthy Lifestyle Enhancement Series, which provides members with discounts for the following services and or purchases.*

- Vitamins, herbs and nutritional supplements—25% off already low prices
- Nurse-on-call access to a registered nurse 24 hours a day, seven days a week
- Chiropractic services—10%-30% off at more than 30,000 private chiropractors and alternative health services
- Prescription drugs—15%-60% off on generic drugs and 15%-25% off on brand-name prescriptions at more than 45,000 pharmacies nationwide
- Vision care—20%-60% off exams, eyeglasses and contact lenses through a network of more than 40,000 providers nationwide, including optical retailers such as Pearle Vision®, Target Optical®, Sears Optical® and LensCrafters®
- Dental services—Save 20%-50% on dental expenses from over 62,000 providers nationwide in the CAREINGTON *International* dental network.**

**Discount dental program not available in MT or VT.

**The Healthy Lifestyle Enhancement Series is not insurance, nor is it affiliated with Standard Security Life Insurance Company of New York or a part of the STM insurance plan. Access to discount services is administered by CAREINGTON *International*. Enhancement series benefits may vary by state.*

Who is the Association?

Communicating for America, Inc.*** (CA) provides many benefits and discounts to its members. Your enrollment as a member of the CA is completed upon receipt of the association annual dues. Your membership information will be mailed shortly thereafter.

****CA is not affiliated with Standard Security Life Insurance Company of New York, nor is it a part of the insurance coverage. CA is a 501c5 non-profit association headquartered in Fergus Falls, Minn., providing members valued benefits and savings since 1972. CA membership does not apply to residents of the following states: ID, KS, LA, ME, MD, MN, MT, ND, NH, NV or SD.*

The Secure Lite is insured by Standard Security Life Insurance Company of New York (Standard Security), a member of the IHC Group. Standard Security is rated A- (Excellent) by A.M. Best Company, a widely recognized rating agency that rates insurance companies on their relative financial strength and ability to meet their obligations to their insureds. Standard Security has chosen Health Plan Administrators, Inc. (HPA), also a member of the IHC Group, to provide service for your Secure Lite plan.

The IHC Group is an insurance organization comprised of Independence Holding Company (NYSE: IHC) and its operating subsidiaries. The IHC Group has been providing life, health and stop-loss insurance solutions for over 25 years.

For more information on Independence Holding Company and the IHC Group, visit www.ihcgroup.com.

1-800-277-3323

www.hpainsurance.com

This brochure provides a brief description of the benefits, exclusions and other provisions of the group policy Form SSL-STMP-1104 and individual policy SSL-ISTM-1104. For complete listing, see the Policy/Certificate of Insurance. Benefits may vary by state. Secure*Lite* STM is not available in all states. Association membership may be required in some jurisdictions.