

## Qualifying for Your Plan

SelectedChoice STM is a great option for anyone needing temporary health insurance coverage due to its non-restrictive eligibility requirements. Subject to eligibility and underwriting requirements, healthy individuals and their spouses under age 65 are able to receive coverage.

Child only coverage is also available for ages 1 through 19.

## Using Your Plan

Everyone dislikes going to the doctor or hospital. But should the need arise, SelectedChoice STM will help you meet covered expenses as follows.

FIRST	You satisfy your deductible.	
	80/20	50/50
	You pay 20% of the next \$5,000 of covered expenses	You pay 50% of the next \$5,000 of covered expenses
THEREAFTER	The plan pays 100% of remaining covered expenses up to the plan maximum of \$1 million for each covered person.	

Note: Depending on the plan you choose, the shared limit is either \$5,000 (as shown in the example above) or \$10,000.

### Family deductibles

When three insured members of your family have satisfied their deductibles, the deductibles for any remaining insured family members are deemed satisfied for the rest of the coverage period.

*Benefits are paid following usual and customary guidelines. See policy/certificate for details.*

## About Pan-American Life

SelectedChoice STM is underwritten by Pan-American Life Insurance Company, a leading provider of insurance for the United States and Latin America since 1911.

Pan-American Life is rated A- (Excellent) by A.M. Best Company, a widely-recognized agency that rates insurance companies on their relative financial strength and ability to meet obligations to their insureds.

## About SMIG

**Selected Market Insurance Group (SMIG)** is a full-service marketing company specializing in the development, marketing and administration of niche insurance products.

SMIG is headquartered in Houston, TX., and our wholly-owned administration company **Online Insurance Services (OIS)**, is located in Jacksonville, FL. SMIG and OIS offer superior support and customer service to each of their clients.

### For more information, contact:

Consumer Benefits Health

Toll Free: 1-800-544-9505

Web: [www.SelectSTM.com](http://www.SelectSTM.com)

This brochure provides a brief description of the provisions of group policy PAL-STMP-2008 or policy PAL-STMIP-2008. Exclusions and limitations may apply, and benefits may vary by state. For a complete description of coverage, see the policy/certificate, or contact SMIG. SelectedChoice STM is not available in all states. ©2009 SMIG, All rights reserved.



## SelectedChoice STM

*Short-term medical insurance for gaps in health coverage*

### Plan Highlights:

- ▶ \$50 Physician Office Visits x 2
- ▶ Easy online application and issuance
- ▶ Range of coverage length options
- ▶ Variety of deductible options
- ▶ You choose any doctor or hospital

### Perfect Solution for:

- ▶ Recent College Graduates
- ▶ Child Only Coverage
- ▶ Part-Time Workers
- ▶ Ind. Major Med Underwriting Period
- ▶ Affordable COBRA alternative
- ▶ New Hires on Waiting Periods
- ▶ Independent Contractors

Insured by:

Administered by:



SELECTED MARKET INSURANCE GROUP

## Reliable coverage.

## Affordable rates.

SelectedChoice STM helps protect you and your family from life's many surprises. A temporary health insurance product with flexible plan designs, SelectedChoice STM lets you choose the length and amount of coverage you want, best suited to your specific needs.

The best part? Getting the right coverage is quick and easy.

## Choose Your Plan

Building your custom short-term medical plan couldn't be easier. Simply visit [www.smigins.com](http://www.smigins.com) to create your plan.

Choose your deductible.

This is the amount you'll pay toward covered expenses before the plan pays benefits.

\$500	\$1,000
\$2,500	\$5,000
	\$10,000

Choose your desired coinsurance.

This is the percentage of covered expenses the plan pays after the deductible is met.

80/20	50/50
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## Configuring Your Plan

SelectedChoice STM is available for coverage periods ranging from 30 days to 11 months. Moreover, you have several payment options from which to choose, based on the method that best suits your needs.

**Monthly pay** - When you are unsure of how long you may need a short-term medical plan, the monthly payment option allows you to pay for coverage each month for up to 6 or 11 months, depending on your need.

**Single pay** - When you know exactly how long you will need temporary coverage, the single pay option can provide you with increased savings through a discounted rate. You simply pay the full amount up front for the coverage length you select, from a minimum of 30 days up to a maximum of 180 days.

Whether you choose the monthly pay or single pay option, we accept payments by check, credit card or money order.

## Starting Coverage

Your coverage will begin as early as the day following the submission of your online application, at [www.smigins.com](http://www.smigins.com). You may also submit a paper application to Online Insurance Services (OIS), the program administrator, at 2001 Wells Road, Orange Park, FL 32073.

All coverage is subject to approval of your application and payment of any applicable premium.

## Continuing Coverage

Should your need for temporary health insurance continue at the end of your coverage period, you may apply for a new plan. The application will be subject to any and all state eligibility and underwriting requirements and will not be continuous coverage.

## Important Information

### Precertification

Pre-admission certification is required prior to receiving certain treatments, including: 10 days in advance of any elective or non-emergency admission; and within 48-hours of delivery due to complicated childbirth. Failure to obtain authorization will result in benefit reduction.

Refer to your policy/certificate of insurance for more information.

### Free look period

If for any reason you are not satisfied with your policy/certificate, you may return it to us within 10 days after you receive it. We will refund any premium paid and your coverage issued under the policy/certificate will be deemed void, just as though coverage had not been issued.

## Who is the Association?

Business Workers of America (BWA) is a member organization formed in 2002 as a non-profit entity to improve the quality of life for individuals in the United States. The Association's purpose is to develop and improve the wellness of member's lives and to provide relevant sources of information that can aid each in making wise choices concerning their well-being.

Membership benefits in the BWA include both insured and non-insured programs. BWA membership does not apply to residents of the following states: AR, CO, ID, KS, LA, MD, MN, MT, NV, NH, ND, OR, SD and WA.