

## Secure STM

- **Perfect solution for**
  - *Those between jobs*
  - *New hires and exiting employees*
  - *College graduates*
  - *Part-time workers*
- **Convenient features**
  - *Coverage from 30 days to 12 months*
  - *Single, monthly and daily rates*
  - *Unlimited re-applies in most states*
  - *\$2,000,000 lifetime maximum per covered person*



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)

Secure Bro. Web 8-08 (rev. 3-09)

# Secure Short-term Medical (STM)

## Why the Secure STM?

Accidents and medical troubles are impartial to your insurance status. They can happen at any time; and if you are without coverage, they can cause serious financial hardship. The Secure short-term medical (STM) insurance plan allows you to purchase quality, affordable major medical coverage on a temporary need basis. Coverage is provided for physician services, surgery, outpatient and inpatient care.

## Who qualifies for Secure STM?

The Secure STM is available to individuals age 18 to 64, their spouses and dependent children under age 19 (or under age 25 if a full-time student). All applying for coverage must have a social security number and answer "no" to all health qualification questions on the application. Child-only coverage is available for ages 2 through 18.

## How are benefits covered?

### First, you meet the deductible you

**selected.** Choose from five options: \$250, \$500, \$1,000, \$2,500 or \$5,000

**Next, the Secure STM plan pays at the coinsurance level you selected, 80% or 50%** of the next \$10,000 of covered expenses

**After this, Secure STM pays 100%** of covered expenses up to your coverage period maximum of \$2 million

## Do I need to visit a network provider?

No. With the Secure STM you can visit any provider without restrictions or benefit reductions. However, if you visit a Private Health Care System (PHCS) network provider, you may be able to take advantage of discounts for covered services.

## What is a Family Deductible?

With the family deductible, your insured family is only required to satisfy a maximum of three deductibles during the coverage period.

## What medical expenses are covered?\*

All of the following benefits are subject to the plan deductible and coinsurance. Benefits are limited to the Usual, Customary and Reasonable charge for each covered expense, in addition to any specific limits stated in your policy.

- Hospital charges paid at the average semi-private room rate, medical care and treatment
- Outpatient hospital or ambulatory surgical center charges
- Physician services for treatment and diagnosis
- Surgeon services in the hospital or ambulatory surgical center
- Assistant surgeon services up to 20% of the primary surgeons benefit
- Anesthesia services up to 20% of the primary surgeons benefit
- Intensive care up to three times the average semi-private room rate
- X-Ray exams, laboratory tests and analysis

- X-Ray and radioactive isotope therapy, anesthesia, oxygen, casts, splints, crutches, braces, surgical dressings, artificial limbs or eyes, rental of medical supplies
- Blood or blood derivatives and their administration
- Ambulance services up to \$250 per trip
- Gallbladder surgery up to a \$2,500 coverage period maximum
- Injury or disorders of the knees up to a \$2,500 coverage period maximum
- Organ, tissue or bone marrow transplants up to \$150,000 coverage period maximum
- Acquired Immune Deficiency Syndrome (AIDS) up to \$10,000 coverage period maximum\*\*
- Mammography, pap smear and screens

*\*Benefits may vary by state.*

*\*\*The AIDS maximum of \$10,000 per coverage period does not apply to policies/certificates issued to residents of AZ, CA, DC, ID, IN, ME, MO, NH, NC or ND. The maximum benefit in KS is \$75,000 per coverage period.*

## What Other Advantages are there?

*Secure STM includes additional programs that are designed to save you money:*

### Lab Card Select Discount Lab Services\*\*\*

Take advantage of high-quality, low-cost laboratory testing (save up to 40%) by utilizing Lab Card Select. Simply visit a Lab Card Select provider or instruct your physician to send you lab work to a Lab Card Select provider. A complete list of Lab Card Select providers can be found at [www.labcardselect.com](http://www.labcardselect.com) (be sure to select "Lab Card Select" Network).

### Private Health Care Systems (PHCS) PPO Network

In addition to your insurance plan, you'll also enjoy discounts provided through nationwide access to one of the premier PPOs through Private HealthCare Systems (PHCS). PHCS provides you with the opportunity to reduce your expenses for provider and facility services. The program is voluntary, so there is no penalty for not using a PHCS participating provider; but you can reduce your out-of-pocket medical expenses by using the program. Simply call PHCS at 1-800-678-7427 or visit PHCS on the web at [www.phcs.com](http://www.phcs.com) to verify that your doctor or hospital is part of the PHCS Healthy Directions Network. At the time of service present your Short Term Medical Insurance Identification Card with the PHCS logo on it and your provider will bill you at the reduced network rate for services if applicable.\*

*\*PHCS and Lab Card Select are not affiliated with the Standard Security Life Insurance Company of New York nor are they a part of the Secure 12x3 insurance plan.*

### What is the Usual, Customary and Reasonable Charge?

A Usual, Customary and Reasonable charge is the charge typically made by physicians or suppliers of medical services, medicines and supplies within a specific geographic area.

### Is there a pre-existing condition limitation?

Secure STM will not provide benefits for any loss caused by or resulting from a pre-existing condition. A pre-existing condition is any medical condition or sickness for which medical advice, a diagnosis, treatment, consultation or medication was recommended or received from a doctor within five years immediately preceding your Secure STM coverage effective date. It also includes symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within five years immediately prior to the coverage effective date. The pre-existing condition limitation may vary by state.

### Do I need to pre-certify any treatment?

You must notify the pre-certification service 10 days prior to a non-emergency hospital admission or surgery and 48 hours (or as soon as reasonably possible) following an emergency admission to the hospital for pre-certification of admission. Failure to pre-certify will result in a benefit reduction of 50%. Pre-certification is not a guarantee of benefits.

### Is there a free look period?

If you are not completely satisfied with the Secure STM coverage, and you have not filed a claim, you may return the policy/certificate of insurance within 10 days and receive a premium refund.

## What are my payment options?

Choose from two convenient payment options.

- You can pay for coverage in **monthly** payments for up to **6 or 12 months at a time**. We accept monthly payments by check, money order, credit card or automatic bank withdrawal. If you select this option, and your need for insurance ends before your coverage period ends, you can cancel at any time through written notification to our Policy Service Department. (The 12 month coverage option is not available in all states.)
- The **single** payment option is ideal if you know the exact number of days coverage is needed. This option has a **special reduced rate** and you only pay for the coverage you need through 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 can begin as early as the day following the U.S. postmark stamp on your envelope. If you apply online, coverage can begin the day following your online application submission. You can request a later effective date, but no more than 60 days after the application date. All coverage is subject to approval and payment of the first premium.

## How long will Secure STM coverage last?

Secure STM is specifically designed to fill a temporary insurance need. Coverage stops at the end of the period for which you apply. Depending on the payment option you select, coverage can continue for one to six or up to 12 months. *The 12-month coverage option is not available in all states.*

## Can I continue coverage?

If your need for temporary health insurance continues, you may apply for another Secure STM plan. Your application is subject to eligibility, underwriting requirements and state availability of the coverage. The next coverage period is not a continuation of the previous period meaning, amongst other things, a new pre-existing condition limitation will apply.

## When does coverage terminate?

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

*\*Applies only to states where association membership is required.*

## What services are not covered?

Following is a partial list of services or charges not covered by Secure STM:\*\*

- Any services that are not medically necessary, as defined in the policy
- Eye exams, eyeglasses, hearing aids
- Dental or orthodontic services
- Over-the-counter medications and prescription drugs
- 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 their 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
- 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 STM enhancement series discount program?

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.\*

- **Coaches and Advocates:** For information on providers in your area, the latest consumer health reports and assistance with benefits.
- **TelaDoc:** TelaDoc™ is a national network of board certified physicians providing cross coverage consultations 24 hours a day, 365 days a year.
- **Discount Prescription Drug Card:** All members receive a FREE discount prescription drug card.
- **Discounted Services:**
  - Remote PC access
  - Voicemail Transcription
  - Remote File Sharing Service
  - Remote Meeting
  - Remote Backup

## About Communicating for America

Communicating for America, Inc.\*\*\* (CA) provides many discounts to its members. Your enrollment as a member of 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 STM 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 STM 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](http://www.ihcgroup.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 STM is not available in all states. Association membership may be required in some jurisdictions.

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