



ASSURANT
Health

Short Term Medical

Temporary Insurance for Gaps in Health Coverage



BETWEEN JOBS

If you're between jobs, consider Short Term Medical. For about half the cost of COBRA,* Short Term Medical offers next-day coverage to help you bridge the insurance gap.



WAITING FOR EMPLOYER BENEFITS

Often new employers impose a waiting period before you're eligible for health benefits. With Short Term Medical, you stay insured and can choose your own plan duration.



TEMPORARY OR SEASONAL EMPLOYEES

When your employment schedule is unpredictable, it's hard to maintain health coverage. Short Term Medical offers you prescription drug savings and flexible coverage options to suit your situation.



NEW GRADUATES

If you've just graduated, you're probably no longer eligible for health insurance through a student plan or your parent's plan. Short Term Medical is an affordable way to guard against unexpected medical bills until you secure permanent coverage.

* Short Term Medical insurance is often a lower-cost alternative to COBRA. However, if you purchase Short Term Medical rather than maintaining COBRA coverage, you may give up your rights to coverage for pre-existing conditions or guaranteed health insurance in the future. This brochure provides a brief description of the important features of this plan. State mandated benefits, if applicable, are incorporated in your policy.

Choose the protection of Short Term Medical for gaps in health insurance coverage.

Unexpected illnesses and accidents happen every day, and the resulting medical bills can be disastrous.

Until you enroll in permanent coverage, safeguard your financial future with Short Term Medical temporary insurance. It provides the peace of mind and health care access you need at a price you can afford.

You can depend on Short Term Medical. Assurant Health was the first provider of temporary insurance in 1973 and has remained a leader ever since.

Receive access to the health care you need with Short Term Medical:

- Prescription drug coverage and card for instant savings
- Coverage as soon as the next day
- You may keep your own doctors



**Enrollment Form Enclosed —
Apply Today!**

Short Term Medical Benefits

With Short Term Medical, you get the following valuable benefits for unexpected illnesses and injuries. More details will appear in your enrollment kit. **Coverage starts as early as the next day!**

PLAN FEATURES

Prescription Drug Benefits	<ul style="list-style-type: none"> Includes prescription drug card for instant savings — on average over 30% off Covered <i>(subject to deductible and coinsurance)</i>
Doctor Visits	<ul style="list-style-type: none"> Covered for unexpected illness and injury <i>(subject to deductible and coinsurance)</i> You may keep your own doctors Discounts for using network doctors — on average 20-35% off
Hospital Benefits	<ul style="list-style-type: none"> Inpatient and outpatient services covered <i>(subject to deductible and coinsurance)</i> Discounts for using network facilities — on average 20-35% off
Emergency Room Care	Covered <i>(subject to deductible and coinsurance)</i>
Ambulance	Service to nearest hospital able to treat condition
Outpatient Surgery	Covered <i>(subject to deductible and coinsurance)</i>
X-ray and Laboratory	Covered <i>(subject to deductible and coinsurance)</i>
Transplant Benefits	\$100,000 including up to \$10,000 in donor expenses
Deductible Choices* <i>(The amount you must pay before Assurant Health pays any benefits.)</i>	<ul style="list-style-type: none"> \$250, \$500, \$1,000, \$2,500 or \$5000 Only one deductible must be satisfied for all covered family members for deductibles \$500 and higher.
Coinsurance* <i>(Assurant Health's portion/your portion of the first \$10,000 in medical bills after you meet your deductible.)</i>	100%, 80%/20% or 50%/50%
Lifetime Maximum <i>(Maximum amount your plan will pay toward medical bills per covered person.)</i>	\$2 million

* Plan options may vary by state

What's Not Covered

This Short Term Medical plan does not cover:

- Treatment of a pre-existing condition, including those not inquired about on the enrollment form
- Routine care, examinations, or immunizations
- Illness or injury that is self-inflicted or caused while engaged in a felony, under the influence of an illegal substance, driving under the influence, in military service, in a hazardous occupation or activity for which compensation is received, or playing interscholastic sports
- Vision or dental treatments, foot care, or orthotics
- Maternity, genetics, or fertility treatment or testing
- Custodial care or private nursing
- Cosmetic, experimental, investigational, or not medically necessary treatment
- Treatment of mental illness or substance abuse
- Expenses incurred outside the United States, its possessions, and Canada

Additional Benefits and Services

Provider Discounts

Though you always have the option of choosing your own doctors, you can save an average of 20-35% on your medical bills by using network doctors and hospitals. Simply call the number or visit the Web site listed on your medical insurance card to check if your doctor is part of the extensive provider network.

Patient Care

When you need help navigating the health care system, you can reach out to Patient Care, an independent health care advocacy service. A specially trained advocate will answer your questions and help resolve your concerns.

Premium Refunds

If you are not completely satisfied with your Short Term Medical plan, you may return the policy and identification cards within 10 days of delivery for a premium refund, no questions asked. The one-time application fee is not refundable at any time.

Follow These Four Easy Steps to Enroll:

1 Determine Whom to Cover

You may insure yourself, your spouse, and/or dependent children for one month or longer.

If you need coverage for a period between one and twelve months, Short Term Medical may be a good option if you do not need your plan to cover treatment for an existing medical condition. If you do, an Assurant Health individual medical plan or COBRA coverage may be better for you.

2 Verify Eligibility

Each person must be between the ages of 30 days and 64 years, 11 months. Dependents must be under the age of 18, or 24 if full-time students.

Look at the health questions next to the **?** symbol on the enrollment form. You will not be eligible for Short Term Medical coverage if you answer “yes” to any health question.

Short Term Medical plans provide coverage for unexpected illnesses and injuries, meaning they do not cover pre-existing conditions. A pre-existing condition is a medical condition due to sickness or injury

- for which you received medical treatment or advice during the 5-year period immediately prior to your Short Term Medical effective date, regardless of whether the condition was diagnosed or not; or
- that produced signs or symptoms within the 5-year period immediately prior to your Short Term Medical effective date. The signs or symptoms either must have allowed one knowledgeable in medicine to diagnose the disorder or would have compelled a reasonable person to seek diagnosis or treatment.

If you have a pre-existing condition, treatment for that condition will be excluded from your Short Term Medical plan.

3 Design Your Plan

Your Short Term Medical plan design is based on three things:

- deductible
- length of time you need coverage
- coinsurance

Decide on the deductible right for you.

Consider the tradeoff when choosing:

- A lower deductible means you’ll pay higher premiums (the amount you pay for your health coverage) but less out of pocket initially if you get sick or injured.
- A higher deductible means lower premiums but a greater initial sum out of pocket if you get sick or injured.

To decide how long you need health coverage, consider your needs. If you pay by the month, simply stop paying when you secure permanent health insurance.

If you already know how long you’ll need coverage, you can **save 20% on your premium** by making a single, up-front payment. Your payment is due when you enroll, regardless of effective date.

If you become ill or injured while covered by a Short Term Medical plan, your benefits may be extended:

- continued coverage at no additional cost for up to 12 months if you are hospitalized
- \$1,000 in benefits at no additional cost for up to 60 days if you have a non-disabling condition

When your plan expires, you may apply for another plan. Since a Short Term Medical plan will not cover medical conditions that existed before the plan began, a new Short Term Medical plan will not provide benefits for any condition or symptom that began during a previous plan.

Coinsurance refers to the percentage of medical bills that Assurant Health and you pay after you pay your deductible. You are responsible for a portion of the first \$10,000 in covered charges after you meet your deductible. After that first \$10,000, Assurant Health pays 100% of covered charges up to the lifetime maximum.

Here’s an example of how much you would pay in premium, deductible, and coinsurance if you broke your leg and required \$15,000 in medical treatment.

IF YOU CHOSE	EXAMPLE PREMIUM*	YOU WOULD PAY	ASSURANT HEALTH WOULD PAY
<ul style="list-style-type: none"> • \$1,000 deductible • 80/20 coinsurance 	\$86.57	<p>\$3,000 (\$1,000 deductible + \$2,000 coinsurance [20% of the next \$10,000])</p>	\$12,000
<ul style="list-style-type: none"> • \$2,500 deductible • 80/20 coinsurance 	\$67.33	<p>\$4,500 (\$2,500 deductible + \$2,000 coinsurance [20% of the next \$10,000])</p>	\$10,500

* Premiums shown are per-month nationwide average for a 33-year-old.

Rates are subject to change and are based on age, plan design, and geographical area. Your rate will not change during your policy period.

4 Calculate Your Premium and Complete the Enrollment Form

Now it's time to calculate your premium and complete the enrollment form.

Few things to remember:

- The \$250 deductible option is only available with the 6 month plan.
- The \$5,000 deductible is only available with the 12 month plan.

Chart 1 - Primary Insured/Spouse Daily Rate					
AGE	Deductible				
	\$250	\$500	\$1,000	\$2,500	\$5,000
0-14	2.21	1.45	1.25	0.95	0.68
15-19	2.81	1.90	1.55	1.25	1.03
20-24	2.51	1.70	1.50	1.10	0.88
25-29	2.66	1.69	1.38	0.97	0.78
30-34	2.86	1.90	1.35	1.05	0.78
35-39	3.31	2.26	1.70	1.20	1.03
40-44	3.81	2.51	2.01	1.45	1.13
45-49	4.42	2.96	2.51	1.75	1.43
50-54	6.03	4.02	3.36	2.51	1.98
55-59	7.83	5.47	4.42	3.26	2.59
60-64	12.81	8.59	7.08	5.07	4.10

Chart 2 - Dependent Child Daily Rate					
AGE	Deductible				
	\$250	\$500	\$1,000	\$2,500	\$5,000
Per Child	1.40	0.90	0.80	0.50	0.45

Chart 3 - Deductible and Rate of Payment Factor Table					
	Deductible				
	\$250	\$500	\$1,000	\$2,500	\$5,000
50%	.80	.88	.80	.80	.80
80%	1.10	1.10	1.00	1.00	1.00
100%	N/A	N/A	1.34	1.22	N/A

Premium Calculation Instructions		
Refer to charts on the left when figuring the premium		
Step 1. Choose a payment option - single or monthly	Single Payment	Monthly Payment
Step 2. List each applicant's daily rate. Rate chart is set up by age and deductible*. a) Primary insured rate	_____	_____
b) Spouse rate	+ _____	+ _____
(see Chart 1)		
SUBTOTAL =	_____	_____
Step 3. List the per child rate (Chart 2). Enter the number of dependent Child(ren). Multiply the rate by the number of children.	x _____	x _____
SUBTOTAL =	_____	_____
Step 4. Add the subtotal from Step 2 & 3.	= _____	_____
Step 5. Monthly factor. Multiply by the subtotal in Step 4.	x 1.00	x 1.28
SUBTOTAL =	_____	_____
Step 6. Enter Zip Code Factor. Multiply by subtotal in Step 5.	x 1.34	x 1.34
SUBTOTAL =	_____	_____
Step 7. Plan Type - 6 month plan (30-180 days) enter 1.00. - 12 month plan (181-360 days) enter 1.30. Multiply by the subtotal in Step 6.	x _____	x _____
SUBTOTAL =	_____	_____
Step 8. Enter the number of days of coverage. Multiply the number of days by the subtotal in Step 7.	x _____ <small>Minimum 30 Maximum 360</small>	x 30
SUBTOTAL =	_____	_____
Step 9. Rate of Payment Enter the rate of Payment Factor (Chart 3) Multiply by the subtotal in step 8. The 100% is available with the 6 month plan for policies 30-180 days.	x _____	x _____
SUBTOTAL =	_____	_____
Step 10. Application Fee** (Non refundable) Add fee to subtotal in Step 9.	+ \$25.00	+ \$25.00
TOTAL =	_____	_____
*Choose one deductible amount per policy ** Application fee is added to first month's premium only	Enter this amount on the enrollment form in the box marked TOTAL	

Tips and Additional Information

Submitting Your Enrollment Form and Payment

Please check that you have:

- answered all questions on the enrollment form
- included necessary signatures
- enclosed your payment

When Your Coverage Begins

Your coverage will begin at 12:01 a.m. on your approved effective date as long as your enrollment form is complete, meets the requirements for acceptance, and includes the initial premium. Your requested effective date must fall within 45 days of the date you signed the enrollment form.

Upon enrollment, you will receive a welcome kit containing your insurance card and coverage details.

For more information, or for help applying for coverage, contact your insurance agent.

OR if you would like to submit your enrollment form directly to Assurant Health you can mail it to:

Assurant Health
P.O. BOX 3175
Milwaukee WI 53201-3175

OR Fax your enrollment form to: 414-299-1137

About Assurant Health

Assurant Health has been in business since 1892 and is the brand name for products underwritten and issued by Time Insurance Company, John Alden Life Insurance Company and Union Security Insurance Company. The Assurant Health Web site is www.assuranthealth.com.

