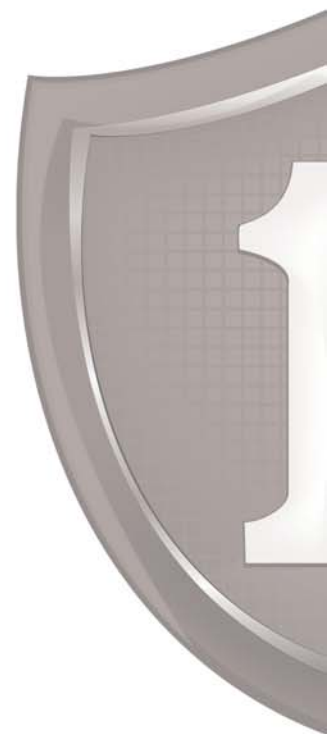


MED-SENSE GUARANTEED ASSOCIATION



MedSTM

Short Term Medical Insurance | Underwritten by Companion Life Insurance Company



Health Insurance Innovations



Short Term Medical Insurance | Underwritten by Companion Life Insurance Company

Available to members of the **Med-Sense Guaranteed Association*** and is ideal for those who are:

- Recently graduated
- Part-time or temporary employees
- Without adequate health insurance
- Between jobs or laid off
- Waiting for employer benefits

Why Short Term Medical (STM)?

Circumstances in life may have caused you to lose your health insurance. Unexpected illnesses and accidents happen every day, so don't put your financial future at risk if you can purchase short term medical insurance until permanent insurance is available for you.

That's why Health Insurance Innovation's 1st Med Short Term Medical is the affordable solution that's right for you. 1st Med STM** pays benefits like a major medical insurance plan, but for a pre-determined length of coverage, up to a Lifetime Maximum of \$2,000,000 per Covered Person. You can select from a wide range of deductible and coinsurance options to tailor a plan to fit your lifestyle needs and budget!

* MSGA benefits are not available in the states of: CO, ID, KS, NH, SD.

**1st Med STM is not available in the states listed: CA, CT, GA, HI, ME, MD, MA, MT, NJ, NY, NC, ND, OR, UT, VT, WA

Insured Benefits Underwritten by:



Companion Life Insurance Company

Rated "A+" (Superior) by A.M. Best as of December 23, 2011. This rating represents an independent opinion from a leading provider of insurance ratings of a company's financial strength and ability to meet its obligations to policyholders.

This brochure provides a brief description of the plan. You must be 18 years old to apply. The policy will contain reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in group policy form number STMP500. If there are any conflicts between this document and the Policy, the Policy shall govern. The 1st Med STM is not available in all U.S. states or any other countries outside the U.S. and coverage and benefits may vary by state as well. If you have any questions about the content of this brochure please contact us at (877)376-5831 or e-mail newsales@hiiquote.com



Exclusive Features Include:

- Up to \$2,000,000 Lifetime Maximum per covered person
- Choice of coverage periods up to 6 or 12 months at a time
(The 12 month option is not available in all states)
- Doctors office and urgent care facility visits - after a \$50 Copayment, the coinsurance will apply. This benefit is not subject to the deductible.
- Deductible options: \$250, \$500, \$1,000, \$2,500, \$5,000, or \$7,500
(After 3 individuals meet their deductible, the deductible is deemed satisfied for any remaining covered individuals.)
- Coinsurance options*: 50% or 80% up to \$5,000 and 100% thereafter up to the lifetime maximum
(After 3 individuals meet their deductible, the deductible is deemed satisfied for any remaining covered individuals.)
- Child only coverage available- Minimum age is 2 years old
- \$25,000 of Accidental Death & Dismemberment (AD&D) insurance for primary member***
- Freedom to choose any doctor or hospital

* Subject to usual, reasonable and customary limits.

*** The Accidental Death & Dismemberment benefits are not available in the states of: ID, LA.

Association Benefits provided by:



Distributed by:



Quick.Easy.

**How do I figure out what I need...
...and where do I start?**

First, Select Your Coverage Period:

- **Single Payment**

This option is ideal if you know the exact number of days you need coverage. The minimum number of days you may apply for coverage is 30 days, the maximum is 180 days. You pay now for the number of days you will need STM coverage. If you need a longer coverage period, select monthly pay, where you will have the option of up to 12 months of coverage in select states. We accept payment by Visa, MasterCard or Bank Draft.

- **Monthly Pay**

This is ideal if you are unsure how long coverage is needed. This "pay as you go" option gives you the flexibility to continue coverage for as long as it's needed or simply stop payments to discontinue the plan once your temporary need ends. You can select coverage maximums of up to 6 or 12 months, depending on which state you reside in. We accept automatic monthly payments by Visa, MasterCard or Bank Draft.

Then, based on your lifestyle needs and budget, Select one from each of the following:

- **Deductible: \$250, \$500, \$1,000, \$2,500, \$5,000 or \$7,500**

This is the amount of Covered Expenses that each Covered Person must pay before Coinsurance benefits are payable. *(After 3 individuals meet their deductible, the deductible is deemed satisfied for any remaining covered individuals.)*

- **Coinsurance Percentage: 80/20 or 50/50**

After the deductible is satisfied, this represents the percent of covered expenses that we pay and that you pay up to the Coinsurance Limit. *(After 3 individuals meet their deductible, the deductible is deemed satisfied for any remaining covered individuals.)*

- **Coinsurance Limit: \$5,000**

Once you've reached your Coinsurance Limit of \$5,000 (based on your selection), we pay 100%* up to the \$2,000,000 Lifetime Maximum. For example, if the coinsurance is 80/20, we pay 80%* and you pay 20%* for covered expenses until you have met your Coinsurance Limit. Then we pay at 100%* up to the Lifetime Maximum.

* Subject to the Usual, Reasonable and Customary Limits



Short Term Medical Insurance | Underwritten by Companion Life Insurance Company

When does coverage start?

If you submit your application today, you can select your insurance coverage to be effective as early as 12:01a.m. the next day to cover your accidents and 72 hours later to cover any sickness. However, you can choose a later effective date, but not to exceed 60 days from the date of your submitted application. All coverage is subject to approval of your application and payment of your first premium. Please refer to the plan limitations and exclusions for complete details.

What is Pre-Admission Certification?

All hospitalization, other inpatient care, and surgeries or surgical procedures must be pre-certified. You must contact the Professional Review Organization as soon as possible before the expense is to be incurred, within 48-hours following an emergency admission or as soon as reasonably possible. Failure to pre-certify will result in a reduction in benefits of 50%.

How does Usual, Reasonable and Customary affect my benefits?

We may use and subscribe to a standard industry reference source that collects data and makes it available to its member companies in order to determine the amount that should be considered as Usual, Reasonable and Customary for services and supplies. The policy defines Usual, Reasonable and Customary to mean: a usual fee is defined as the charge made for a given service by a doctor to the majority of his or her patients; and a customary fee is one that is charged by the majority of doctors within a community for the same services. All benefits are limited to Usual, Reasonable and Customary charges.

Do I have the option to use any doctor or hospital?

Yes, there is no PPO or HMO Network requirement to receive full benefits. However, you can access PHCS PPO Network at negotiated prices for hospital facility providers.

Who is eligible to apply for this insurance?

1st Med STM is available to Med Sense Guaranteed Association members and their spouses, who are between 18 and 64 years old and their dependent unmarried children under 19 years old or under 25 if a full time student in an accredited school (This may vary by jurisdiction.); and can answer "No" to all of the questions in the application for insurance. Child-only coverage is available for ages 2 through 18. Membership is not required in the states of: CO, ID, KS, NH and SD.

What if I change my mind after I purchase the STM Coverage?

If for any reason you are not satisfied with your coverage, and you have not filed a claim, you may return the Certificate to us within 10 days within the receipt of the materials. We will refund any premium you paid and your short term medical coverage will be null and void.

Who Is Co-ordinated Benefit Plans?

CBP is a nationally licensed full service Third Party Administrator who maintains, distributes and administers claims for a wide variety of accident, health, and specialty programs including health insurance, limited medical, life, dental, travel services, and stop-loss.

What is the Pre-Existing Conditions Limitation?

We will not provide benefits for any loss caused by or resulting from a Pre-Existing Condition. A Pre-Existing Condition is defined as any medical condition or Sickness that required medical advice, care, diagnosis, treatment, consultation or medication was recommended by or received from a Doctor within the 5 years immediately prior to a Covered Person's Effective Date of Coverage. (The Pre-Existing Conditions Limitations varies by state and may be less than 5 years)

When does the STM coverage terminate?

1st Med STM will automatically terminate on the earliest of the following dates: The expiration date of your coverage; the date the Group Policy Terminates; the date the insurance under the Group Policy is discontinued; the due date of a premium payment, if it is not paid by the end of the 31 day grace period; the date you become eligible for Medicare; your dependent's coverage ends when your coverage terminates or the dependent becomes eligible for Medicare; or the dependent ceases to be eligible; the date you enter full-time active duty in the armed forces of any country or international organization; or the date we determine fraudulent statements or material misrepresentation have been made by you or with your knowledge in filing a claim for benefits.



Covered Medical Expenses

The following Covered Medical Expenses are for the Insured and each of their Covered Dependents; benefits are subject to the plan Deductible, Coinsurance Percentage, Coinsurance Limit and Lifetime Maximum of \$2,000,000. Benefits are limited to the Usual, Reasonable and Customary charge for each Covered Expense, in addition to any specific limits stated in the policy.

- Inpatient Hospital charges paid at the average semi-private room rate
- Miscellaneous Medical Services, doctors medical care and treatment
- Intensive Care usual and customary charges paid
- Doctor's Office and Urgent Care Center - after a \$50 co-payment the coinsurance will apply, this benefit is not subject to the deductible
- Physician services for treatment and diagnosis
- Extended Care Facility up to \$150 per day a maximum of 60 days
- Surgeon services in the hospital or ambulatory surgical center
- Physical Therapy maximum benefit \$50 per visit per day
- Outpatient and Inpatient Treatment for Mental and Nervous Disorders
- Home Health Care Maximum of 40 visits per Coverage Period
- Ambulatory Surgical Center or Outpatient Hospital Surgical Facility
- Outpatient Hospital or Emergency Room Care
- Ambulance Transportation maximum benefit \$250 per trip when related to a covered injury or a covered sickness which results in hospitalization as inpatient
- X-ray exams, laboratory tests, radioactive isotope therapy, oxygen, casts, splints, crutches, braces, surgical dressings, artificial limbs or eyes, rental of medical supplies when medically necessary
- Assistant Surgeon services up to 20% of the usual and customary charge of surgeons benefit

Note: This is a partial list of plan benefits, which may vary by state.



Medical Expenses Not Covered

Charges for the following treatments, services, supplies and conditions are excluded from coverage. This is not a complete list of the Limitations and Exclusions and they may vary by state. Please see the Policy/Certificate of Insurance for detailed information about these and other Plan Limitations and Exclusions.

- Covered Persons will only be entitled to receive benefits for Sickness that begin, by occurrence of symptoms and/or at least 72 hours following the Covered Person's Effective Date of coverage under the policy.
- Not medically necessary, except as specifically defined in the policy
- Payable by Medicare or Workers' Compensation coverage
- Payable under any automobile insurance
- Declared or undeclared war, participation in a riot, illegal act or occupation, or an attempted felony or assault
- Routine prenatal care, pregnancy, child birth, and post natal care, except for Complications of Pregnancy
- Maternity and new born treatment prior to hospital discharge
- Infertility or sterilization treatments or procedures
- Learning disorders, attention deficit disorder or hyperactivity, or autism
- Alcoholism or abuse, drug addiction or abuse
- Dental or orthodontia care, eye exams or glasses, hearing aids, or sleeping disorder
- Organ or Tissue Transplants or related services
- Outpatient Prescription or Legend Drugs, or any over the counter medications or vitamins
- Experimental or investigational services
- Transplant services to the transplant donor
- Foot conditions, acne, varicose veins or treatment of obesity
- Skydiving, scuba diving, hang or ultra light gliding, all-terrain vehicle, dirt bike, snowmobile, go-cart, boat or aircraft
- Any sports for pay or profit, or participation in rodeo contests
- Any Interscholastic or Intercollegiate Organized Competitive Sports
- Certain surgeries during the first 6 months
- Acquired Immune Deficiency Syndrome (AIDS)

Note: This is a partial list of plan exclusions, which may vary by state.



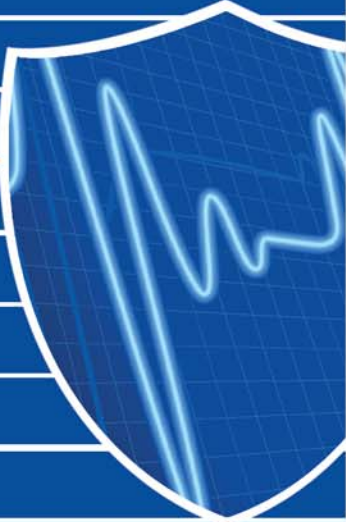
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Colorado Residents: The Policy does not provide portability of prior coverage. As a result, any injury, sickness or pregnancy for which you have incurred charges, received medical treatment, consulted a health care professional, or taken prescription drugs within 12 months of the effective date of coverage will not be covered under this policy.

Accidental Death and Dismemberment Benefits

\$25,000 Accidental Death and Dismemberment (AD&D) insurance is included for the primary member. The following is an overview of the primary member’s AD&D Insurance Benefit issued by ReliaStar Life Insurance Company, a member of the ING family of companies.



| Benefits Per Covered Person* : Full Amount | | \$25,000 |
|--|---------------------|---|
| Loss of life | 100% of full amount |  |
| Loss of both hands, both feet, or sight of both eyes | 100% of full amount | |
| Loss of one hand and one foot | 100% of full amount | |
| Loss of speech and hearing in both ears | 100% of full amount | |
| Loss of one hand or one foot and sight in one eye | 100% of full amount | |
| Loss of one hand or one foot or sight in one eye | 50% of full amount | |
| Loss of speech | 25% of full amount | |
| Loss of hearing in both ears | 25% of full amount | |

*The benefit is paid for covered losses due to a covered event. For the benefit to be paid all the following three (3) conditions must be met: (1) You are covered for AD&D Insurance on the date of the accident. (2) The loss within 180 days of the accident. (3) The cause of the loss is not excluded. This certificate provides coverage for losses due to accidents only. It does not provide coverage for sickness or losses due to sickness. Eligible members must be at least age 18 and under age 65 on the date of application. Insurance terminates on the premium due date after your 70th birthday. For full insurance details, please refer to the Group Certificate. This benefit is not available in the states of ID & LA. Non-association states of CO, KS, NH and SD do not offer this additional benefit with the 1st Med Short Term Medical.

Accidental Death and Dismemberment Exclusions: ReliaStar Life does not pay benefits for loss directly or indirectly caused by any of the following: An accident occurring before the Effective Date of the Group Policy. Suicide or intentionally self inflicted injury, while sane. Exception: If you are a Missouri citizen and commit suicide while insane, ReliaStar Life pays benefits unless we are able to prove that you intended to commit suicide when you applied for AD&D insurance. Physical or mental illness. Bacterial infection or poisoning. (Exception: Unintentional or involuntary inhalation of gas or poisons. Pyogenic infections which result from an accidental bodily injury. Bacterial infections which result from the ingestion of contaminated substances. Infection from a cut or wound caused by an accident.) Riding in or descending from an aircraft as a pilot or crew member. Any armed conflict, whether declared as war or not, involving any country or government. Injury suffered while in the military service for any country or government. Injury which occurs when you commit or attempt to commit a crime. Use of any drug, narcotic or hallucinogenic agent, unless prescribed by a doctor or taken as directed by a doctor or the manufacturer. Your intoxication. Intoxication means your blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.



Health Insurance Innovations includes the following services and discounts to the 1st Med Short Term Medical Plan:



PHCS PPO Network Providers*

1st Med STM also provides access to one of the nations largest Preferred Provider Organizations. PHCS (Private Healthcare Systems) was acquired by Multiplan in October 2006 and the PHCS PPO networks are now part of MultiPlan. MultiPlan has almost 900,000 healthcare providers under contract, an estimated 57 million consumers accessing the network products, and 110 million claims processed through the networks each year, giving them more of the experience and resources healthcare payers and providers need to face today's unprecedented cost and competitive pressures. More information about PHCS can be found at www.phcs.com

MedCare USA Prescription Discount Card*

4-tier and 100% of discounted price at participating pharmacies. Because it is a discount program there are no claim forms, no reimbursement procedures, no pre-existing condition exclusions, no waiting periods, no deductible, no benefit maximums. Members save an average of 15% off retail price on many brand name prescription drugs and 54% off retail price on many generic prescription drugs. This card is accepted at over 53,000 pharmacies throughout the United States, including most chains and independent pharmacies.



OUTLOOK Vision Discounts*

Offers significant savings for the entire family on eyeglasses. Contact lenses, LASIK surgery and eye exams at select locations where approved. Providers conveniently located throughout all 50 states. Most leading retail centers are included in the OUTLOOK Vision network and offer discounts from 10% to 50%. Discounts are given at point of purchase, no limits, no restrictions and no paperwork.

*These are not insurance benefits and are not affiliated with Companion Life Insurance Company or the 1st Med Short Term Medical Plan.



Short Term Medical Insurance | Underwritten by Companion Life Insurance Company



The Med-Sense Guaranteed Association (MSGGA), is a not-for profit organization that provides memberships to individuals. Members enjoy access to a variety of health, travel, consumer discounts and business services.

You can count on MSGGA to continuously and aggressively seek out new discounts to add further value to memberships in the association. Services and discounts you will enjoy as a member may include a collection of the following:

ID RESOLUTION IDENTITY THEFT SERVICE

The ID resolution, a leader in providing management services, offers victims or suspected victims unlimited access to an assigned fraud specialist who will facilitate the resolution of virtually any identity-related problem.

GYMAMERICA.COM

As a member, you and your family receive special pricing at GymAmerica.com.

DISCOUNT HEARING SERVICE

Your source for discounts on quality hearing aids and accessories.

GATEWAY MEDICARD

In an emergency, getting vital health information to medical personnel quickly could be critical.

VITAMIN DISCOUNT

HealthFitLabs is an on-line/mail order company that sells only the highest-quality natural vitamins, nutritional supplements, and bath and personal care products.

LENSCRAFTERS VISION CLUB

At LensCrafters, one hour service is just the beginning! Your member ID Card brings you & your eligible family members special rates on all materials and services available at LensCrafters.

24-HOUR EMERGENCY ROADSIDE ASSISTANCE

Association Members can gain peace of mind on the road by registering for Emergency Roadside Assistance.

HOPTHESHOPS.COM

Through a special arrangement with eGroup Manager, you have preferred customer access to HopTheShops.com, a premium on-line shopping mall.

SAVERS CLUB® BOOK

Everyday savings are right at your fingertips! With your membership, you can get a free copy of our popular Savers Club® Book, containing thousands of discounts.

FLORAL DISCOUNT

Your Association membership lets you send flowers anywhere in North America from the web site or by phone. As an association member, you will receive a 40-60% discount from most retail flower shop prices.

CARPERKS BUYING NETWORK

This program allows association members to benefit from a National Corporate Pricing Program. The Carperks dealer network has agreed to sell automobiles for a price better than their best Internet price, resulting in a price hundreds of dollars lower than the sales price of the retail sales department.

HEWETT-PACKARD COMPUTER AND DIGITAL EQUIPMENT

As a member, you receive discounts on HP notebooks, laptops, servers, printers, digital cameras, handhelds, point-of-sale (scanners, cash registers, etc.) and more.

CUSTOMIZED WEB SERVICES

eGroupManager provides the advantage of website development and maintenance. Members receive a 20% discount on the following services: Custom Web Design; Evaluation and Re-Design of Current Sites; Website Hosting; Consulting on Viability of Internet Projects; and Internet marketing.

UPS EXPRESS DELIVERY SERVICES

Improved program - featuring lower rates! Member discounts on UPS delivery services include 14-28% off Next Day Air®/ Next Day Air® Saver Letter/Package and Worldwide ExpressSM.

SPRINT-WIRELESS/CELLULAR AND MOBILE BROADBAND

Members receive access to an average savings of 25%-35% compared to Sprint Competitors with a 19% program discount on most rate plans. Other programs are available as well such as Mobile Broadband discounts, savings are exclusive to new Sprint subscribers only.

OFFICE DEPOT OFFICE SUPPLIES AND FURNITURE

Sign up for the Office Depot program and qualify for discounts off the list price on over 16,000 items. Members report they save an average of 30% when compared to their previous office supplies provider. Buy online from the discounted member website, by phone or fax, or in the retail stores. There is FREE SHIPPING for members.

CAR RENTAL DISCOUNTS

Take advantage of affordable auto rental from Avis®, Budget®, and Dollar® Rent a Car.



218 E. Bearss Ave. Suite 325, Tampa, FL 33613
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Products

We have more than 30,000 agents throughout the United States to support and serve anyone seeking healthcare options. At HII we know that in today's world there's no waiting for tomorrow, so we are committed to keeping our agents educated and providing them with quality products for everyday consumers.

Short Term Medical

1st Med STM
Med+PLUS STM
Sensible Med STM

Accident, Sickness & Hospital Medical Plans

Freedom Access
Health Essential

Ancillary Insurance

Critical Illness
Cancer Policy
Accident Medical Expense (AME)
SaversRx

Life Insurance

Freedom Elite
Freedom Spirit (AD&D)

Lifestyle Benefits

Teladoc
MyeWellness
MSGA Benefits
Med Impact (Rx Card)
Careington Select
Outlook Vision

Our product portfolio is continually expanding. For more detailed information on product opportunities contact sales support at: salesupport@hiiquote.com | 877.376.5831 Option 2

Insurance Benefits

Short Term Medical: Short term medical pays benefits similar to a major medical insurance plan, but for a predetermined length of time. These affordable plans have a wide range of deductibles to fit your lifestyle needs and budget.

Accident, Sickness & Hospital Medical Plans: Accident, Sickness & Hospital Medical Plans offer guaranteed acceptance for those that do not have adequate health insurance. Fixed indemnity benefits pay a total cost per covered service; no deductibles or co-pays.

Ancillary Insurance: This type of insurance is an affordable solution for filling the gaps in STM or other medical insurance coverage, by subsidizing their higher deductibles and lower co-insurance. HII ancillary insurance products include Hospital and Medical Fixed Indemnity, Accidental Death & Dismemberment, SaversRx, Accident Medical Expense, Critical Illness, Cancer & more.

Life Insurance: Coverage to prepare your family for unexpected, catastrophic events. A lump sum benefit will be paid to cover costs and provide for your beneficiaries.

Lifestyle Benefits: Plans that offer significant savings on lifestyle products and services to better enhance your everyday health and wellness choices. Many offer discounts on vision, dental, and laboratory services.

Marketed by:

HiiQuote.comTM





Teladoc is a national network of board certified physicians providing cross coverage consultations via the telephone 24 hours a day, 365 days a year. Teladoc physicians use the member's personal medical record and telephone consultations to diagnose, recommend treatment, and write short-term prescriptions, when appropriate. Teladoc is comprised of doctors that care day and night.

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Anytime. Anywhere.

Teladoc consulting physicians treat common, minor illnesses. Some examples of those illnesses are:

- Cold and Flu
- Sinus Infection
- Sore Throat
- Respiratory Infections
- Bronchitis
- Poison Ivy
- Urinary Tract Infection
- Pink Eye
- Allergies
- And more...

Call Teladoc whenever you need non-emergency medical assistance. Take advantage of the convenience of accessing a physician 24/7, 365 days a year. Call Teladoc:

- When your physician is not available
- For non-emergency medical care
- After normal hours of operation
- When on vacation or a business trip

Frequently Asked Questions

How do I request an appointment to talk with a physician? Log on to your account online at www.Teladoc.com and request a consult or call [1.800.Teladoc](tel:1800Teladoc) any time day or night and a representative will request your medical consult. All calls are guaranteed within one hour and the consultation is at no cost to you.

Can I get this information to my doctor? Yes, your consult is portable. You can access your portable EHR online or by calling [1.800.Teladoc](tel:1800Teladoc).

What information do I need to provide for services?

When you contact Teladoc you will need your STM policy number available to provide to the representative to receive services.



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Teladoc 

About Teladoc's Medical Services

Teladoc is changing the way people access medical services by using modern technology to match the needs of today's fast paced workforce. Below are just a few ways you and your dependents benefit from becoming a Teladoc member:

- On-Demand access to health care 24/7 – members schedule consults online or by calling Teladoc
- Consult with physicians who diagnose medical problems and prescribe medication when appropriate
- Access to a physician within one (1) hour
- No more waiting until next week to receive medical attention
- No outrageous fees or unexpected charges
- Most medical issues can be resolved from any remote location
- Retrieve prescription(s) from a local pharmacy
- Ability to maintain personal medical history & account profile using HIPAA compliant secure servers
- Insurance Claim Form for filing or reimbursement (when applicable)
- Reduce the number of hours you spend away from work
- Easy method of payment



Powered by:

