

MED SENSE GUARANTEED ASSOCIATION

Med Plus STM

Short Term Medical Insurance

Underwritten by Starr Indemnity and Liability Company

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

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

Exclusive Features Include:

- Up to \$2,000,000 Lifetime Maximum per Covered Person
- Coverage periods of less than 12 months at a time
(12 month option is not available in all states)
- Doctors Office and Urgent Care Center Visits - \$50
Co-pays, this benefit is not subject to deductible
(Maximum of 3 per covered persons)
- Deductible options: \$250, \$500, \$1,000, \$2,500, \$5,000,
\$7,500 or \$10,000
- Coinsurance options: 50% or 80% up to Coinsurance
Maximum of \$5,000 or \$10,000
- Freedom to choose any doctor or hospital
- Child only coverage available - minimum age two years old
- \$10,000 Accidental Death insurance for primary member*

*Med-Sense Guaranteed Association membership which includes accidental death insurance is not available in the states of: AR, CO, LA, ME, MT, NV, ND, OR, SD and WA.



Insured Benefits Underwritten by:



Starr Indemnity & Liability Company

Rated "A" (Excellent) by A.M. Best

Association Benefits provided by:



MSGGA

Med-Sense Guaranteed Association

Distributed by:



Insurance Innovations

HiiQuote.com

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 policy form number AH-60001. If there are any conflicts between this document and the Policy, the Policy shall govern. Med Plus STM is not available in all states and coverage and benefits may vary by state as well. This is not Basic Health Insurance or Major Medical and it is not designed to substitute Basic Health Insurance or Major Medical.

Med Plus STM

Short Term Medical Insurance

Underwritten by Starr Indemnity and Liability Company

*The Affordable Solution
to Your
Temporary Medical Needs*

Starr Indemnity and Liability Company is an admitted insurer rated "A" (Excellent) by A.M. Best Company. Starr Indemnity & Liability Company, has its principal place of business at 399 Park Avenue, New York, New York 10022. It is currently authorized to transact business in all states (except Connecticut), District of Columbia and Puerto Rico, NAIC No. 38318.

Description of 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 Med Plus STM is the affordable solution right for you. Med Plus STM is issued for a pre-determined length of time, 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!

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

First, you 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. 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 and discontinue the plan once your temporary need ends you can select coverage up to 6 months or up to 12 months (not available in all states). We accept automatic monthly payments by Visa, MasterCard or Bank Draft.

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

- **Deductible: \$250, \$500, \$1,000, \$2,500, \$5000, \$7,500 or \$10,000**

This is the amount of Covered Expenses that each Covered Person must pay before Coinsurance benefits are payable.

- **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.

- **Coinsurance Limit: \$5,000 or \$10,000**

Once you've reached your Coinsurance Limit of \$5,000 or \$10,000, we pay 100% up to the \$2,000,000 Lifetime Maximum. For example, after you have paid your deductible, 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.

When does coverage start?

You can select your insurance to be effective as early 12:01 a.m. the day following the transmission date of your application. However, you can choose a later effective date, but not to exceed 60 days from the date of transmission. All coverage is subject to approval of your application and payment of your first premium. There is a waiting period for certain surgical procedures. Review Policy Certificate for details.

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Description of Benefits Continued

What is Pre-Admission Certification?

This plan requires a Pre-Admission Certification by a Professional Review Organization service prior to in-patient hospitalization or surgery. You must call the service within 10 days prior an elective or non-emergency hospitalization or surgery; within 48-hours following an emergency admission, or as soon as reasonably possible if the person's medical condition prevents or delays such notification; within 48-hours of delivery (96 hours for cesarean section) for complicated childbirth 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: The fees or charges 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.

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 Beechstreet the PPO Network. This membership entitles you to hospital facility providers who have contracted to provide specific medical care at negotiated prices.

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 after you receive it. We will refund any premium you paid and your STM coverage will be null and void.

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 for which 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 Limitation varies by state and may be less than 5 years.)



Who is eligible to apply for this insurance?

Med Plus 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); who can answer "No" to all of the questions in the application for insurance. Child-only coverage is available for ages 2 through 18.

When does the STM coverage terminate?

Med Plus 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 benefits are for Insured and each Covered Dependent 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 or Critical Care up to three times the average semi-private room rate
- Doctors Office and Urgent Care Center - 100% after a \$50 co-payment, up to three visits per Coverage Period. The first three visits are not subject to the Deductible. Beginning with the fourth visit, benefits are subject to the Deductible and Coinsurance Percentage and Limit.
- Outpatient Hospital or Emergency Room Care
- Physician services for treatment and diagnosis
- Foreign Travel after a \$250 Benefit Deductible up to a \$25,000 Maximum per Coverage Period
- Skilled Nursing Facility \$30 per day up to a maximum of 30 days per Coverage Period
- Ambulatory Surgical Center or Outpatient Hospital Surgical Facility
- Surgeon services in the hospital or ambulatory surgical center
- Assistant Surgeon services up to 20% of surgeons benefit
- Anesthesia services up to 20% of surgeons benefit
- Organ tissue transplants up to \$50,000 Maximum per Coverage Period
- X-ray exams, laboratory tests and analysis, radioactive isotope therapy, oxygen, casts, splints, crutches, braces, surgical dressings, artificial limbs or eyes, rental of medical supplies
- Ambulance Ground or Air Maximum Benefit of \$250 per trip
- Blood or blood derivatives and their administration
- Mammography
- Inpatient prescription drugs
- Home Health Care up to \$40 per visit up to a Maximum of 40 visits per Coverage Period
- Hospice Care up to \$5,000 Maximum per Coverage Period
- Acquired Immune Deficiency Syndrome (AIDS) up to \$10,000 Maximum per Coverage Period
- Temporomandibular Joint Disorder (TMJ) up to \$3,500 Maximum per Coverage Period
- Gallbladder surgery up to \$2,500 Maximum per Coverage Period
- Injury or disorders of the knees up to \$2,500 Maximum per Coverage Period (both knees)

Note: This is a brief description of the plan benefits, which may vary by state.



Medical Expenses Not Covered

The following is a partial list of services or charges not covered by Med Plus Short Term Medical. 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.

- 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
- Pregnancy or childbirth, except for Complications of Pregnancy
- Maternity and new born treatment prior to hospital discharge
- Infertility or sterilization treatments or procedures
- Mental Illness or Nervous Disorders, attempted suicide or intentionally self-inflicted Injury
- Learning disorders, attention deficit disorder or hyperactivity, or autism
- Alcoholism or abuse, drug addiction or abuse
- Cost of programs, treatment, or procedures for tobacco use cessation
- Dental or orthodontia care, eye exams or glasses, hearing aids, or sleeping disorder
- Cosmetic or reconstructive procedures, except as

Medical Expenses Not Covered Continued

specifically covered

- 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 or varicose veins or treatment of obesity
- Services or supplies furnished or provided by an immediate family member
- Skydiving, scuba diving, hang or ultra light gliding, all-terrain vehicle, dirt bike, snowmobile, go-cart, boat or aircraft
- Racing with a motorcycle
- 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
- Medical care received outside of the United States or its possessions in excess of the Foreign Travel Benefit

Note: This is a partial list of plan exclusions, which may vary by state. Please see the Policy Certificate for detailed information about these and other plan limitations and exclusions. Short Term Medical Insurance is not subject to the requirements of the Patient Protection and Affordability Act or HIPPA. Short Term Medical Coverage, underwritten by Starr Indemnity & Liability Company, does not include a prescription drug benefit.



Additional Discount Services

Health Insurance Innovations includes these services and discounts to the Med Plus STM Plan

Beech Street PPO Network Providers*

Med Plus STM also provides access to one of the nations largest Preferred Provider Organizations. Beech Street Corporation has over 50 years of reliable service in the health care industry and has a network of over 400,000 respected doctors, 3,800 hospitals and over 52,000 ancillary network providers. Beech Street provides cost containment network Services, URAC accredited and NCQA certified clinical services, and health care financial specialty services. More information about Beech Street can be found at www.beechstreet.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*

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 association or life style discount services and are not affiliated with Starr Indemnity and Liability Company or the Med Plus Short Term Medical plan.

Med-Sense Guaranteed Association Benefits

- **\$10,000 Accidental Death Insurance**

The primary member of the association receives additional benefits just for being part of the association.

- **GymAmerica.com**

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

- **Gateway Medicaid**

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.

- **Association Travel Club**

Gulliver's Travel, an American Express Travel Services Representative, is the official agency for the Association Travel Club. Gulliver's offers competitive pricing and great service on the purchase of air travel, tours and cruises.

- **Travel Assistance Plan**

As a member, you receive the following services through the Travel Assistance Program when traveling more than one hundred (100) miles from your permanent residence.

- **HopTheShops.com**

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

- **Discount Hearing Service**

Your source for discounts on quality hearing aids and accessories.

- **Child ID Card Services**

You can't be with your children all the time - especially when they go to school - but you can provide additional protection for those times they are not with you.

- **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.

- **Hewlett-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.

- **T-Mobile Cell Phone Service**

Take advantage of special discounts on personal T-Mobile service, including rate plan, activation fee and handset discounts.

- **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.



Disclaimer: These are association or life style discount services and are not affiliated with Starr Indemnity and Liability Company or the Med Plus Short Term Medical plan. Med-Sense Guaranteed Association membership is not available in the states of: AR, CO, LA, ME, MT, NV, ND, OR and SD.

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Extra Care Package (Optional)

Dental Services

- Average annual savings of \$1,200 per family on dental work
- Savings of 20%-50% on most dental procedures, including routine oral exams, unlimited cleaning and major work such as dentures, root canals and crowns
- Savings of 20% on orthodontics for both children and adults
- Savings of 20% on normal fees for all specialties – including endodontics, oral surgery, orthodontics, pediatric dentistry, periodontics and prosthodontics – where available

The dental care discounts are provided by Careington International Corporation.

CallMD & Medical Information

- CallMD members have 24/7 access to connect with a consulting physician or specialist
- Medical doctors available for consultation and may write a prescription for a non-narcotic or non-controlled medication at anytime day or night. There are 12 free consultations included with the membership. Thereafter there is a \$35 charge per consultation.
- Family Keys: Personal data organizing software that downloads to the members' computer, allows members to record and store financial, health and other vital personal information without compromising privacy
- FileMD: A full medical history is recorded by a registered nurse which is stored via FileMD, and creates an Electronic Medical Record which gives members the convenience of releasing medical data, updating information, and storing documents
- 100% secure and HIPPA compliant

The medical information program is provided by CallMD.

Diabetic Supplies

- Durable medical equipment – 20% to 30% off retail price
- Daily living aids – 20% to 25% off retail price
- Disposable medical supplies – 20% to 40% off retail price
- Free blood glucose monitor upgrade
- Nutritional supplements – 20% to 25% off retail price

The diabetic supplies discounts are provided by Better Living Now.

Lab Services

- 10% to 80% savings on blood tests
- Access to over 3,000 certified labs nationwide

The lab discounts are provided by Direct Labs.

24-hour Nurse Line

- Access to nurse triage services via a toll-free number, 24 hours a day, seven days a week
- Access to a pre-recorded health information library consisting of over 1,100 topics
- HIPAA compliant

The nurse line program is provided by CareNet.

If you purchase the Extra Care Package, your effective date will be the first of the next month.

Disclaimer: These are not insurance benefits. These are association or life style discount services and are not affiliated with Starr Indemnity and Liability Company or the Med Plus Short Term Medical Plan.

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.

Med Plus^{STM}

Short Term Medical Insurance

Claims Processing by:

Co-ordinated Benefit Plans (CBP)
P.O. Box 21517
Eagan, MN 55121

Exclusively Distributed By:



Marketed By:

Insured Benefits Provided By:

Starr Indemnity and Liability Company
Rated "A" (Excellent) by A.M. Best
399 Park Ave., New York, NY 10022

Health Insurance Innovations
218 E. Bearss Ave. Suite 325,
Tampa, FL 33613
Ph. (877)376-5831 Fax (877)376-5832
www.Hiiquote.com