

MED-SENSE GUARANTEED ASSOCIATION

1st Med STM

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:

- 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
- Choice of Coverage Periods up to 6 or 12 months at a time (the 12 month option is not available in all states)
- Doctor Office and Urgent Care Facility visits - after a \$50 co-payment 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
- Coinsurance options: 80% or 50% up to \$5,000 and 100% thereafter up to the Lifetime Maximum
- Child Only Coverage available - minimum age is 2 years old
- \$25,000 of Accidental Death & Dismemberment Insurance for the Primary Member*
- Freedom to choose any doctor or hospital

*Med-Sense Guaranteed Association membership includes the Accidental Death & Dismemberment benefits and is not available in the states of: CO, ID, KS, NH and SD.



Insured Benefits underwritten by:



Companion Life Insurance Company

Rated "A+" (Superior) by A.M. Best as of December 23, 2010. 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

Association Benefits provided by:



Distributed by:



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1st Med STM

Short Term Medical Insurance
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When Your Life Comes to a Crossroad...

Take The **1st** Step in the Right Direction

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 NEW 1st Med STM is the affordable solution 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!

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.

- **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**

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.

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%.

*Subject to the Usual, Reasonable and Customary limits.

1st Med Short Term Medical Description of Benefits Continued

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.

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 your purchase. We will refund any premium you paid and your short term medical coverage will be null and void.

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 PPO Network at negotiated prices for hospital facility providers.

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)

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 though 18. Membership is not required in the states of: CO, ID, KS, NH and SD.

When does coverage start?

If you submit your application today, you can select your insurance coverage to be effective as early as 12:01 a.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.



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
- Assistant Surgeon services up to 20% of the usual and customary charge of surgeons benefit
- 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
- Physical Therapy maximum benefit \$50 per visit per day
- Outpatient and Inpatient Treatment for Mental and Nervous Disorders
- Ambulance Transportation maximum benefit \$250 per trip when related to a covered injury or a covered sickness which results in hospitalization as inpatient
- Home Health Care Maximum of 40 visits per Coverage Period
- Ambulatory Surgical Center or Outpatient Hospital Surgical Facility
- Outpatient Hospital or Emergency Room Care

Note: This is a brief description of the 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.

- Waiting Period - If coverage was purchased within 3 days of the Covered Person's Effective Date, then in respect to Sickness, Covered Persons will only be entitled to receive benefits for Sickness that begin, by occurrence of symptoms and/or receipt of treatment, 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.



Accidental Death and Dismemberment Benefits

Med-Sense Guaranteed Association membership includes \$25,000 Accidental Death and Dismemberment(AD&D) insurance 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.

Additional Discount Services

Health Insurance Innovations includes these services and discounts to the 1st Med Short Term Medical plan

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

Med-Sense Guaranteed Association Benefits

- **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 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.

- **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 Companion Life Insurance Company or the 1st Med Short Term Medical plan. Med-Sense Guaranteed Association membership is not required in the states of: CO, ID, KS, NH and SD.

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 next month.

* The Extra Care Package are not insurance benefits and are not affiliated with Companion Life Insurance Company or the 1st Med Short Term Medical.

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.

1st Med STM
Short Term Medical Insurance
Underwritten by Companion Life Insurance Company

Claims Processing by:

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

Insured Benefits Provided By:

Companion Life Insurance Company
Rated "A+" (Superior) by A.M. Best
as of December 23, 2010. 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.

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