

Secure Life

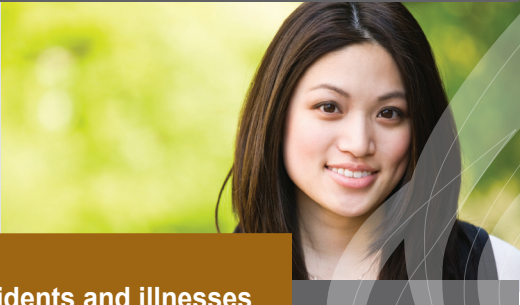
Short-term medical insurance
for individuals and families



Underwritten by Standard Security Life Insurance Company of New York, a member of The IHC Group. The IHC Group is an insurance organization composed of Independence Holding Company (NYSE:IHC) and its operating subsidiaries and has been providing life, health and stop-loss insurance solutions for nearly 30 years. For more information on Independence Holding Company and The IHC Group, visit www.ihcgroup.com.



THE IHC GROUP
Independence Holding Company



Accidents and illnesses are impartial to your insurance status.

They can happen at any time—to anyone—and may cause serious financial hardship.

When life leaves you temporarily uninsured, the Secure Lite medical insurance plan helps protect you in the meantime. Secure Lite offers short-term coverage with affordable premium achieved through carefully selected benefit limitations. Coverage is available for 30 days to six months.

Life changes

While the need for short-term coverage may be anticipated after college graduation, there are employment or life changes that also present the need for temporary medical insurance.

- ▶ **Newly hired**

Often an employer-sponsored plan will have a waiting period before health insurance benefits begin, which means you will need coverage to bridge the gap.

- ▶ **Between jobs**

If you've recently been laid off or let go from your job, you may need coverage until you secure another position with benefits.

- ▶ **Return from active military duty**

Once you arrive home from active duty, Secure Lite provides coverage while you transition and look for employment with benefits.

Filling the gap

If your application is approved, coverage can begin as early as the day following your online application submission and last up to six months.*

* *Maximum coverage length varies by state.*

Secure Lite plan selections

<p>Deductible</p> <p>The selected deductible amount must be paid by the insured person before plan benefits begin. The deductible applies per covered person, per coverage period.</p> <p>Family deductible</p> <p>When three covered persons in a family each satisfy their deductible, the deductibles for any remaining covered family members are deemed satisfied for the remainder of the coverage period.</p>	<ul style="list-style-type: none">▶ \$500▶ \$1,000▶ \$2,500▶ \$5,000
<p>Coinsurance</p> <p>The selected coinsurance is the percent paid by the Secure Lite plan after the deductible has been met.* Once \$10,000 in covered charges have been applied to the coinsurance percentage, additional covered charges within the coverage period are paid at 100 percent up to the \$750,000 coverage period maximum benefit. The out-of-pocket amount is the responsibility of the insured person.</p>	<ul style="list-style-type: none">▶ 80% of the next \$10,000 (\$2,000 out-of-pocket after deductible)▶ 50% of the next \$10,000 (\$5,000 out-of-pocket after deductible)

* The coinsurance is subject to benefit-specific and coverage period maximums, and does not include any precertification penalty amounts or other expenses not covered by the Secure Lite plan.

Payments to suit your situation

Secure Lite offers two options for payment: monthly or single. Payments may be made monthly for up to six months using check, money order, credit card or automatic bank withdrawal. If your need for coverage ends earlier than expected, simply send written notification.

If you know exactly how many days you need coverage, you can pay the entire premium up front at a reduced rate. Single payments can be made for a minimum of 30 days to a maximum of 180 days.

PPO networks

With a Secure Lite plan, you have access to discounted medical services through two national preferred provider organizations (PPOs). These network providers have agreed to negotiated prices for their services and supplies. While you have the flexibility to choose any health care provider, the discounts available through network providers for covered services will help to lower your out-of-pocket costs.

ACS—www.anci-care.com

A comprehensive network of 38,000 ancillary service providers, ACS represents providers of outpatient services, including lab and diagnostic testing, but it does not include physicians.

MultiPlan—www.multiplan.com

One of the nation's largest networks, MultiPlan has more than 500,000 providers in 50 states, including physicians, and inpatient and outpatient facilities.

ACS and MultiPlan are not affiliated with Standard Security Life Insurance Company of New York, nor are they part of this insurance plan.

To search for a network health care provider or facility, please visit the websites listed above. At the time of service, simply present your identification card, which will include the network information needed for the provider to correctly process covered billed charges.

Maximum benefit

\$750,000 is the maximum amount of covered charges that will be considered under the Secure Lite plan per covered person, per coverage period.

Covered expenses¹

Covered expenses are limited by the Usual, Reasonable and Customary Charge as well as any benefit-specific maximum. If a benefit-specific maximum does not apply to the covered charge, benefits are limited by the coverage period maximum. All benefits are subject to the selected plan deductible and coinsurance.

Covered expenses include treatment, services and supplies for:

- ▶ Physician office visits—up to \$25 per visit, up to four visits per coverage period. The balance due above the \$25 per visit benefit is subject to plan deductible and coinsurance up to \$1,000 per coverage period.
- ▶ Inpatient hospital regular care—up to \$1,000 per day; includes daily room and board and miscellaneous charges²

¹ *Benefits may vary by state*

² *Miscellaneous charges include X-rays, scans, laboratory, blood, therapy, oxygen, casts, splints, medicines, injections, chemotherapy and medical supplies.*

- D Inpatient hospital intensive care or critical care—up to three times the average semi-private room rate with a \$1,250 maximum benefit per day; includes daily room and board and miscellaneous charges³
- D Outpatient hospital surgery and ambulatory surgical center services—up to \$1,000 per day; includes cost of operating room and miscellaneous charges³
- D Outpatient emergency room services—up to \$500 per day; includes the emergency room physician charge, 24-hour surveillance and miscellaneous charges³
- D Inpatient physician visits—up to \$500 per hospital stay
- D Surgeon and anesthesiologist services—up to \$2,500 per procedure with a \$5,000 maximum per coverage period
- D Outpatient or physician office miscellaneous charges—up to \$1,000 per coverage period
- D Ambulatory services—up to \$250 per trip
- D Organ transplants—up to \$150,000 per coverage period
- D Acquired Immune Deficiency Syndrome (AIDS)—up to \$10,000 per coverage period⁴
- D Mammography and Pap smear—subject to deductibles, coinsurance and any other limitations

Pre-existing condition limitation

Secure Lite 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, care, diagnosis, treatment, consultation or medication was recommended or received from a doctor within five years immediately preceding the covered person's effective date of coverage; or symptoms within the five years immediately prior to the coverage that would cause a reasonable person to seek diagnosis, care or treatment.

Usual, Reasonable and Customary Charge

The Usual, Reasonable and Customary Charge for medical services or supplies is the lesser of: a) the amount usually charged by the provider for the service or supply given; and b) the average charged for the service or supply in the locality in which it is received. With respect to treatment of medical services, usual, reasonable and customary means treatment which is reasonable in relationship to the service or supply given and the severity of the condition. In reaching a determination as to what amount should be considered as usual, reasonable and customary, we may use and

³ *Miscellaneous charges include X-rays, scans, laboratory, blood, therapy, oxygen, casts, splints, medicines, injections, chemotherapy and medical supplies.*

⁴ *The AIDS maximum of \$10,000 per coverage period does not apply to policies/certificates issued to residents of AZ, CA, DC, ID, MD, ME, MO, NH, NC or ND. The maximum benefit in KS is \$75,000 per coverage period.*

subscribe to a standard industry reference source that collects data and makes it available to its member companies.

Eligibility

Secure Lite is available to all members of Communicating for America, Inc. who are between the ages of 18 to 64, their spouses, and dependent children up to age 26.* Each applicant must be able to qualify based on the plan's application questions and underwriting guidelines. Child-only coverage is available for ages two through 18.

* *CA membership requirement varies by state.*

Effective date

Coverage begins as early as the day following your online application submission or the postmark date stamped on your envelope. You may request a later effective date up to 60 days after the application date. All coverage is subject to approval and payment of the first premium.

Right to return period

If you are not completely satisfied with this coverage and have not filed a claim, you may return the Certificate of Insurance within 10 days and receive a premium refund.

Precertification

You must notify the professional review organization 10 days prior to a nonemergency hospital admission or surgery and 48 hours, or as soon as reasonably possible, following an emergency admission to the hospital. Failure to precertify will result in a benefit reduction of 50 percent. Precertification is not a guarantee of benefits.

Coverage length

Secure Lite 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 months.

Continuing coverage

If your need for temporary health insurance continues, most states allow you to apply for another Secure Lite 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; it is a new plan with a new deductible, coinsurance and pre-existing condition limitation.

Coverage termination

Coverage ends on the earliest of the date the premium is not paid when due; you cease to be a member of the association⁵; the group master policy terminates;

⁵ *Applies only to states where association membership is required.*

you enter full-time active duty in the armed forces; or Standard Security Life Insurance Company of New York determines fraud or misrepresentation has been made in filing a claim for benefits. A dependent's coverage ends on the earliest of the date your coverage terminates; or the dependent becomes eligible for Medicare; or the dependent ceases to be eligible.

Exclusions

The following is a partial list of services or charges not covered by Secure Lite⁶:

- Any services that are not medically necessary, as defined in the policy
- Eye exams, eyeglasses, hearing aids
- Dental or orthodontic services and any treatment for jaw joint problems
- Outpatient prescription or legend drugs and medications
- Conditions resulting from an act of war
- Pregnancy or childbirth, except for complications of pregnancy; newborn treatment prior to discharge from the hospital, unless the charges are medically necessary to treat premature birth, congenital injury or sickness, or sickness or injury sustained during or after birth; any infertility or sterilization treatments
- Spinal manipulation or adjustment
- Services or supplies provided by your immediate family
- Medical care received outside of the United States, Canada or its possessions
- Charges eligible for payment by Medicare and any expenses paid or payable under workers' compensation
- Cosmetic surgery, treatment for acne, hair loss or varicose veins
- Physical exams and other services not needed for medical treatment, except as specifically covered
- Experimental or investigational services
- Learning disabilities, attention deficit disorder, hyperactivity or autism
- Mental illness or nervous disorders, suicide or attempted suicide
- Alcohol or drug dependency and disorders
- Obesity treatment or weight reduction, including all forms of intestinal or gastric bypass surgery performed for obesity treatment
- Sleep disorders
- Participation in school or organized competitive sports or any high-risk sport, including riding an all-terrain vehicle, snowmobile or go-cart

⁶ *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.*

Communicating for America, Inc.

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 dues. Your membership information will be mailed shortly thereafter. Secure Lite is available to residents of ID, IN, KS, LA, ME, MD, MN, MT, ND, NH, NV and SD on an individual basis and not through CA. Therefore, membership is not required in these states.

** CA is not affiliated with Standard Security Life Insurance Company of New York, nor is it part of the insurance coverage. CA is a 501c5 nonprofit association headquartered in Fergus Falls, Minn., with an office in D.C., providing members valued benefits and savings since 1972.*

Standard Security Life Insurance Company of New York

Secure Lite plan is insured by Standard Security Life Insurance Company of New York (Standard Security Life), a member of The IHC Group. Standard Security Life is rated A- (Excellent) by A.M. Best Company, Inc., a widely recognized rating agency that rates insurance companies on their relative financial strength and ability to meet their obligations to their insured. Standard Security Life has chosen IHC Health Solutions, also a member of The IHC Group, to provide service for your Secure Lite plan.

The IHC Group

The IHC Group is an insurance organization composed of Independence Holding Company (NYSE:IHC) and its operating subsidiaries. The IHC Group has been providing life, health and stop-loss insurance solutions for nearly 30 years. For more information on Independence Holding Company and The IHC Group, visit www.ihcgroup.com.

Important information

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 (form number may vary by state). For complete listings, see the Policy/Certificate of Insurance. Secure Lite is not available in all states and benefits may vary by state.

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