

# Secure STM

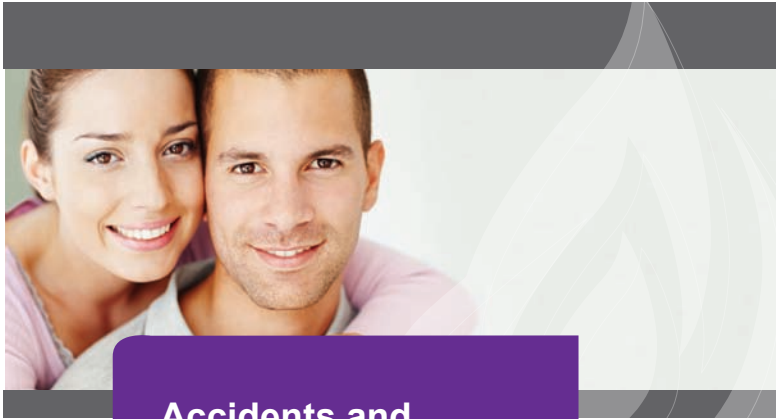
Short-term medical insurance  
for individuals and families



**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 about Independence Holding Company and The IHC Group, visit [www.ihcgroup.com](http://www.ihcgroup.com).

Refer to a separate brochure for residents of Colorado.





## 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 STM insurance plan helps protect you in the meantime. Secure STM is short-term medical (STM) insurance available for 30 days to six months and provides coverage for unexpected medical expenses.\*

### Life changes

While the need for short-term coverage may be anticipated after 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, STM 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 period varies by state.

## Secure STM plan selections

### Deductible

The selected deductible amount must be paid by the insured person before plan benefits begin.

- \$1,000
- \$2,500
- \$5,000

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.

### Coinsurance percentage

The coinsurance percentage is the amount paid by the Secure STM plan after the deductible has been met.

- 80%
- 70%
- 50%

### Coinsurance limit

The coinsurance limit is the amount of covered charges applied to the coinsurance percentage within a coverage period.

- \$10,000
- \$15,000
- \$20,000

Once covered charges applied to the coinsurance percentage reach the selected limit, additional covered charges within the coverage period are paid at 100 percent, up to the \$2 million maximum benefit.

## Payments to suit your situation

Secure STM 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 STM 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](http://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](http://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 charges.

## Maximum benefit

\$2 million is the maximum amount of covered charges that will be considered under the Secure STM plan per covered person, per coverage period.

## Covered expenses<sup>1</sup>

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 services for treatment and diagnosis
- ▶ Emergency room, outpatient hospital or ambulatory surgical center charges
- ▶ Surgeon services in the hospital or ambulatory surgical center
- ▶ Services when a doctor administers anesthetics up to 20 percent of the primary surgeon's covered charges
- ▶ Assistant surgeon and surgeon's assistant services up to 20 percent of the primary surgeon's covered charges
- ▶ Ground ambulance services up to \$500 per occurrence

- ▶ Air ambulance services up to \$1,000 per occurrence
- ▶ Organ, tissue or bone marrow transplants up to \$150,000 coverage period maximum
- ▶ Acquired Immune Deficiency Syndrome (AIDS) up to \$10,000 coverage period maximum<sup>2</sup>
- ▶ Blood or blood plasma and their administration, if not replaced
- ▶ Mammography, Pap smear and prostate antigen test (covered at specific age intervals; not subject to deductible)
- ▶ X-ray exams, laboratory tests and analysis
- ▶ Oxygen, casts, non-dental splints, crutches, non-orthodontic braces, radiation and chemotherapy services and equipment rental

## Inpatient covered expenses

- ▶ Room, board, doctor visits and general nursing care up to the most common average semi-private room rate
- ▶ Intensive care or specialized care unit up to three times the average semi-private room rate
- ▶ Prescription drugs administered while hospital confined

## Pre-existing condition limitation

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

<sup>2</sup> The AIDS maximum of \$10,000 per coverage period does not apply to policies/certificates issued to residents of AZ, CA, CO, DC, ID, MD, ME, MO, NH, NC or ND. The maximum benefit in KS is \$75,000 per coverage period.

<sup>1</sup> Benefits may vary by state

## Eligibility

Secure STM 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.<sup>3</sup> 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.

## 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 you 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 STM 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 STM 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 association<sup>4</sup>; the group master policy terminates; 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 STM<sup>5</sup>:

- 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 the 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 surgery
- Sleep disorders
- Participation in school or organized competitive sports or any high-risk sport, including riding an all-terrain vehicle, snowmobile or go-cart

<sup>5</sup> *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.*

<sup>3</sup> *CA membership requirement varies by state.*

<sup>4</sup> *Applies only to states where association membership is required.*



## 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 STM 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 501(c)(5) 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 STM 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) for financial strength 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 STM plan.

## The IHC Group

For almost three decades member companies of The IHC Group have built a reputation of commitment to the markets they serve. With over one million customers nationwide, The IHC Group's focus is to be an innovative partner to small businesses, individuals and families.

## 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 STM is not available in all states and benefits may vary by state.

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