

Secure STM

Short-term medical insurance
for individuals and families

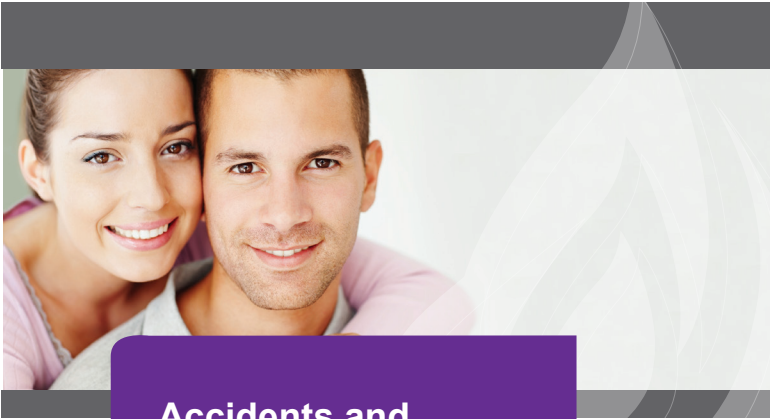


Individual short-term medical expense insurance for Secure STM is underwritten by Standard Security Life Insurance Company of New York, a member of The IHC Group. For more information about Standard Security Life and The IHC Group, visit www.ihcgroup.com.

Colorado only



IHC STM Web CO 0613



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, Secure STM insurance 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, Secure 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.

Secure STM selections

All benefits listed apply per covered person, per coverage period. Refer to the description below the chart for additional benefit details.

<p>Office visit copay The number of copays available is determined by the selected coverage duration.</p> <ul style="list-style-type: none"> ▸ 1 copay for 30–90 days of coverage ▸ 2 copays for 90–180 days (6 months) of coverage ▸ 3 copays for 181–364 days of coverage 	<p>\$50 copay per visit</p>
<p>Deductible The selected deductible must be paid by the insured person before coinsurance benefits begin.</p>	<ul style="list-style-type: none"> ▸ \$1,000 ▸ \$2,500 ▸ \$5,000
<p>Coinsurance percentage and out-of-pocket After the deductible has been met, Secure STM pays the selected percentage of covered charges. The insured person is responsible for the remaining percentage of covered charges until the selected out-of-pocket amount has been reached.</p> <p>The out-of-pocket amount is specific to changes applied to the coinsurance: it does not include the deductible.</p>	<p>With deductibles of \$1,000, \$2,500 and \$5,000:</p> <ul style="list-style-type: none"> ▸ 80% coinsurance Out-of-pocket: <ul style="list-style-type: none"> ▸ \$4,000 <p>With deductibles of \$1,000:</p> <ul style="list-style-type: none"> ▸ 50% coinsurance Out-of-pocket: <ul style="list-style-type: none"> ▸ \$10,000
<p>Maximum benefit</p>	<p>\$2 million</p>

Office visit copay

The \$50 copay applies to the physician's consultation charges. After the copay, Secure STM pays 100 percent of the consultation charge balance. Other covered services performed during the office visit are subject to deductible and coinsurance. Office visits above the allotted number based on coverage duration are subject to deductible and coinsurance.

Deductible

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 and out-of-pocket

Once the deductible and coinsurance out-of-pocket amounts have been paid, additional covered charges within the coverage period are paid at 100 percent, up to the maximum benefit. The coinsurance out-of-pocket does not include any expenses not covered by Secure STM. Benefit-specific maximums may apply.

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 Secure STM, 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.

MultiPlan—www.multiplan.com

One of the nation's largest networks, MultiPlan has more than 650,000 providers in 50 states, including physicians, and inpatient and outpatient facilities.

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.

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.

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

Covered expenses

Covered expenses are limited by the Usual, Reasonable and Customary Charge and some benefits have a benefit-specific maximum. All benefits are limited to the coverage period maximum.

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
- ▶ 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 or coinsurance)
- ▶ 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 injury, sickness or pregnancy for which a covered person incurred charges, received medical treatment, consulted a health care professional or took prescription drugs within the 12 months immediately preceding the effective date of coverage.

This 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 this policy, will not be covered under this policy.

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.

Eligibility

Secure STM is available to applicants age 18 to 64, their spouse, and dependent children up to age 26. Each applicant must be able to qualify based on the application questions and underwriting guidelines. Child-only coverage is available for ages two through 18. If you or any other person to be insured has been covered under two or more non-renewable short-term policies during the past 12 months then this policy cannot be issued. You must wait six months from the date of your last policy to apply for a short-term policy.

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 Insurance Policy within 10 days and receive a premium refund.

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, you may apply for another Secure STM coverage as long as the total length of coverage does not exceed six months. 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; 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. Refer to the policy for a full list of exclusions and limitations.

- A pre-existing condition
- Charges in excess of the Usual, Reasonable and Customary Charge
- Any service or supply that is not medically necessary
- Eye exams, eyeglasses, hearing exams, hearing aids
- Dental or orthodontic services and any treatment for jaw joint problems
- Outpatient prescription or legend drugs, medications or supplements
- Conditions resulting from an act of war or expenses incurred while on active duty
- Spinal manipulation, adjustment or acupuncture
- Expenses that would not have been billed if no insurance existed
- 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 or procedures, treatment for acne or hair loss
- Physical exams, unless specifically listed in the policy as a covered preventive service or immunization
- Experimental or investigational services
- Learning disabilities, attention deficit disorder, hyperactivity or autism
- Mental illness or nervous disorders, suicide or attempted suicide, self-inflicted injury or illness
- Alcohol or drug dependency and disorders
- Expenses incurred while committing or attempting to commit an illegal act or occupation, or incurred while intoxicated or under the influence of an illegal drug.
- Obesity treatment or weight reduction, including all forms of surgery
- Sleep disorders
- Participation in school or organized competitive sport or any high-risk sport, including riding an all-terrain vehicle, snowmobile or go-cart

Standard Security Life Insurance Company of New York

Insurance is underwritten by Standard Security Life Insurance Company of New York, 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 policyholder obligations. (An A++ rating from A.M. Best is it's highest rating.)

The IHC Group

For more than three decades member companies of The IHC Group have built a reputation of commitment to the markets they serve. With more than 1 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 Insurance Policy form SSL-ISTM-CO-0111.