

Short Term Medical Health Insurance

ILLINOIS

Coverage for 30 - 185 Days

Simple. Fast. Affordable.

These three words are the reasons why you should never go without health insurance, even for a short time. Short Term Medical insurance is:

Simple – You get coverage for unexpected illnesses and accidents; pre-existing medical conditions and routine doctor visits aren't covered.

Fast — Coverage can be obtained as early as the next day... just a few simple medical questions to answer.

Affordable — You design the plan that best meets your needs and budget. Short Term Medical insurance is a low-cost option for your temporary need and is also a low-cost alternative to COBRA.

Temporary Health Insurance for People Who Are:

- Between jobs or laid off
- Looking for a lower-cost alternative to COBRA
- Recent college graduates
- Waiting for employer-sponsored coverage
- Temporary or seasonal employees

Who's Eligible for This Plan?

- Healthy individuals between the ages of 30 days and 64 years, 11 months, who have a temporary insurance need.
- Dependent children through age 18 (age 24 if full-time student) may be covered as dependents on their parent's plan.
- Foreign residents living in the U.S. for at least one year at the time of enrollment, with proof of Alien Registration Receipt Card, visa or other appropriate documentation.

Short Term Medical insurance is often a lower cost alternative to COBRA. To preserve your rights to guaranteed health insurance and coverage for pre-existing conditions, you may need to purchase up to 18 months of COBRA. You may forego these rights when you purchase a Short Term Medical plan or choose to go without insurance.

Plan Highlights

- Freedom to choose your own doctors and hospitals
- Prescription drug coverage
- In-hospital and out-patient benefits
- Coverage continues beyond the policy period for up to 12 months if you are hospitalized — at no additional cost
- \$1,000 extension of benefit beyond the policy period for up to 60 days for a nondisabling condition — at no additional cost

Design the Plan That's Right for You

- Length of coverage options: Choose anywhere from 30-185 days
- **Deductible option:** \$250, \$500, \$1,000 or \$2,500

If the \$250 or \$500 deductible option is selected, a covered person needs to satisfy a deductible before benefits are paid. Families of 3 or more people will only need to satisfy a maximum of three deductibles.

One Family Deductible — only one deductible needs to be satisfied by all covered family members if the \$1,000 or \$2,500 deductible option is selected.

• Rate of payment options (coinsurance): 100%, 80/20 or 50/50

Note: The 100% option is not available with the \$250 or \$500 deductibles.

• Lifetime maximum benefit: \$2 million

Benefits are Paid as Follows:

FIRST	You pay the deductible.							
	100%	80/20	50/50					
THEN		You pay 20% of the next \$10,000 up to a maximum of \$2,000.	You pay 50% of the next \$10,000 up to a maximum of \$5,000.					
THEREAFTER		f remaining covere maximum of \$2 mi						



Reduce Your Medical Costs

You may be able to reduce your medical bills by using the doctors and hospitals participating in the PHCS Healthy Directions provider network. Simply call 1-800-357-6847 to see if your doctor or hospital is part of PHCS Healthy Directions. Then present your medical identification card, with the PHCS logo on it, at the time of service and your provider will accept the PPO network rate for services.

Plan Exclusions

This Short Term Medical plan does not cover: pre-existing conditions* (including those not inquired about on the application); dental or optical treatments; routine physical exams; normal pregnancy or childbirth; well child care; interscholastic and intercollegiate sports injuries; expenses incurred outside the United States, its possessions, territories or Canada. Other exclusions are listed in detail in the policy you will receive when you purchase Short Term Medical.

* Pre-existing Condition: A medical condition due to sickness or injury for which the insured received medical treatment or advice from a provider within the 2-year period immediately preceding the effective date of coverage, regardless of whether the condition was diagnosed or not diagnosed; or that produced signs or symptoms within the 1-year period immediately preceding the effective date of coverage, which should have caused an ordinarily prudent person to seek diagnosis or treatment.

When Does Coverage Begin?

Your coverage will begin at 12:01 a.m. the day of your approved effective date, provided the application received is complete*, meets the requirements for acceptance and the full initial premium is received. The approved effective date is determined by the **later of**:

- Requested effective date on the application;
- Day after the postmark date affixed by U.S. Post Office or day after the metered date on the envelope;
- Day after the application is received at Assurant Health, if legible U.S. Post Office postmark or metered date is not available.
- * Applications that do not meet eligibility requirements will be returned to the insured or agent. Incomplete applications may be returned and/or re-dated by Assurant Health.

Two Convenient Payment Options

Paying for your Short Term Medical plan is easy with two convenient payment options:

Single Payment Option: Ideal if you know the exact number of days coverage is needed. The minimum number of days you may apply for is 30 days, the maximum is 185 days. **No refunds are available after the 10-day free look period.**

Monthly Payment Option: Ideal if you are unsure how long you need coverage. 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.

• MasterCard or VISA — If you pay your initial 35 day premium by MasterCard or VISA, each additional 30 days of coverage will be automatically charged to your account for up to 185 days. If your temporary need ends prior to this date, simply call 1-800-800-5453 and we will stop the automatic account charge.

Note: Seven days advance notice is required to ensure future account charges are stopped.

• Automatic Charge to Checking Account — If you choose to pay monthly by automatic charge to checking account, you must submit the first 35 day premium via check along with a separate voided check. All subsequent monthly payments will be automatically debited from your checking account for up to 185 days. If your temporary need ends prior to this date, simply call 1-800-800-5453 and we will stop the automatic account charge.

Note: Seven days advance notice is required to ensure future account charges are stopped.

 Check — If you pay your initial 35 day premium by check, you will be sent a sheet of payment coupons shortly after you receive your policy. Each coupon is for an additional 30 days of coverage.

Purchasing an Additional Plan

This Short Term Medical plan is not renewable.

However, if your temporary need continues beyond your policy period, you may apply for a new plan under the following circumstances:

- No claims were submitted to us while covered under one of our previous Short Term Medical plans, for you or any member of your family who is to be covered
- There has been no significant change in your health

Any previous or current health condition or symptom will be considered a preexisting medical condition that will not be covered under a new plan. There is no continuous coverage between plans — therefore your new plan will not provide benefits for any condition or symptom which began during a previous plan. In addition, no benefits are available for any period in which you are not covered by our Short Term Medical plan.

To obtain an additional plan, you must complete a new enrollment form. If we approve the new enrollment form, a new plan will be issued.

Premium Refunds

If you are not 100 percent satisfied with the plan, you may return the policy and identification cards within 10 days of delivery for a premium refund. No questions asked! After the 10-day free look period, premiums are not refundable.

Note: The \$20 application fee and \$10 administration fee are non-refundable.

We are faxing this information in response to your request. This information impacts your existing professional relationship with us or is inviting you to establish a professional relationship with us. If this is faxed to you in error, please contact our office.

Apply Now!

- 1. Calculate the premium for the coverage of your choice. Refer to the Premium Calculation Instructions section to the right.
- 2. Complete all information, sign and date the enrollment form.
- 3. Detach the enrollment form, insert it in the envelope with your payment and mail it to your agent.

Checks or Money Orders should be made payable to: Assurant Health.

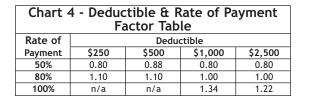
If you have any questions, please contact the agent listed on the brochure or call Assurant Health at 1-800-800-5453.

Chart 1 - Primary Insured/Spouse Daily Rate							
Age	Deductible						
Age	\$250	\$500	\$1,000	\$2,500			
0-14	\$2.10	\$1.40	\$1.20	\$0.90			
15-19	2.70	1.80	1.50	1.20			
20-24	2.50	1.70	1.50	1.10			
25-29	2.50	1.60	1.30	0.90			
30-34	2.70	1.80	1.30	1.00			
35-39	3.20	2.20	1.70	1.20			
40-44	3.60	2.40	1.90	1.40			
45-49	4.20	2.80	2.40	1.70			
50-54	5.70	3.80	3.20	2.40			
55-59	7.40	5.20	4.20	3.10			
60-64	10.50	7.00	5.80	4.20			

Note: Only use the rates above for the primary insured and spouse. See chart below for dependent child rates.

Chart 2 - Dependent Child Daily Rate							
	Deductible						
	\$250	\$500	\$1,000	\$2,500			
Per Child	\$1.40	\$0.90	\$0.80	\$0.50			

Chart 3 - ZIP Code Factor Table					
ZIP CODE	Factor				
600-605	1.41				
600-605 606, 608 All other IL	1.77				
All other IL	1.29				





Refer t	o Charts on previous panel.				
	Choose a payment option — single or monthly.	SINGLE PAYMENT		MONTHLY PAYMENT	
Step 2.	List each applicant's daily rate. Rate chart is set up by age and deductible.* a) Primary Insured rate b) Spouse rate (See Chart 1) Subtotal	+		+	
Step 3.	List the per child rate (see chart on previous panel)				
	Enter the number of dependent children	х		х	
	(See Chart 2) Subtotal	=		=	
Step 4.	Add the subtotals from Steps 2 & 3	=		=	
Step 5.	Monthly Factor		.00	x1.30	
Step 6.	Multiply the ZIP Code Factor by the subtotal in Step 5	x		x	
	(See Chart 3) Subtotal	=		=	
Step 7.	Rate of Payment Multiply Rate of Payment factor by the subtotal in Step 6	x		x	
	(See Chart 4) Subtotal	=		=	
Step 8.	Enter the number of days of coverage	Minimum Maximum	is 30 days. is 185 days.	X 35 Subsequent monthly paym be less as they are based increments. To determin monthly premiums, rep calculation using 30 c	on 30 d e futur eat the
	Subtotal	=		=	
Step 9.	Fees	+30	0.00	+ 30.00* one time fee or	nly
		form	in the box if you want	on the enrollmon marked TOTAL t to have a mailed to you.	-
Step 10	O. \$10 Savings Option Save \$10 if you choose to accept delivery of your policy via the Internet rather than having a paper policy mailed to you. Simply provide us with your email address on the enrollment form and we'll send you a secured, personalized link to your policy. This link will be available for the duration of your policy.	10	.00	- 10.00 one time savings	only
	TOTAL	=		=	
	ne deductible amount per policy. on fee and administration fee are added to first month's premium only.	Enter this amount on the enrollment form in the box marked TOTAL if you want to accept delivery of your policy via the Internet.			

This plan is unavailable to residents of Hawaii, Massachusetts, New Jersey, New York and Vermont.

About This Brochure: This brochure provides a brief description of the important features of this plan. This is not the insurance policy. The actual plan sets forth in detail the rights and obligations of both you and your insurance company. State mandated benefits, if applicable, are incorporated in your policy.

Assurant Health markets products underwritten by Time Insurance Company.

Short Term Medical Enrollment Form Time Insurance Company IL							ILLINOIS			
REQUESTED EFFECTIVE DATE								-	CERTIFICATE/POLICY	NUMBER
МОИТН	DAY	YEAR	Note: Effective date is assigned by Time Insurance Company. The effective date is the later of:							
1. The day after: a) the date this form is signed; b) the date this form is postmarked for mailing to Time Insurance Company; or c) the date we receive your enrollment request by electronic transmission in our home office, OR 2. If dates cannot be determined, the day we receive this form by mail. The agent cannot assign an effective date different than this.										
APPLICANT'S NAME (Print last, first, middle)								BIRTH DATE	SOCIAL SECURITY NUMBER	· · ·
STREET ADDRESS							CITY, STATE, ZIP CO	DDE		
SPOUSE'S NAME (If	to be insured)						GENDER	BIRTH DATE	SOCIAL SECURITY NUMBER	
CHILDREN (NAME) (1.	If to be insured)		BIRTH DATE NAM 2.	ΛE			BIRTH DATE	NAME 3.		BIRTH DATE
Note: The plan	cannot be issue	ed if YES is ans	wered to any questi	ions. Under	no circumstance	s can coverage	become effect	ive prior to the	date this application is sign	ed.
			and accurately.						Yes	No
			ny other hospital, Ma							
			o be insured:							
◆ over 300	pounds if male,	or over 250 pou			undergoing inf	fertility treatm	ent?		_	
treatment,	or consulted a h	ealth care profe	he last 5 years, have essional, or taken me	edication for	·		ny abnormal test		ical or surgical	
or chest of		ut not iimitea t	o heart attack $lack$	AIDS or teste stroke?	ea positive for HIV	' '		◆ diabetes?◆ cancer or tu	mor?	
◆ Emphyser		e colitis or hepa	♦ k		der, excluding kidr	ney stones?			chemical dependency, drug or	alcohol abuse?
LENGTH OF	COVERAGE	DE	DUCTIBLE AMOUNT		PA	YMENT OPTIO	N	F	RATE OF PAYMENT	TOTAL
☑ Up to	6 months		\$250 \(\sup \\$1,000 \) \(\sup \\$2,500 \)		☐ Single Payr ☐ Monthly Pa		Days	□ 100%* * not available	\square 80% \square 50% e with \$250 or \$500 deductible	es
The undersigned attests that the information above is true to the best of his/her knowledge. The undersigned realizes that any false, or inaccurate statement or misrepresentation in the enrollment form may result in claim denial or contract rescission. Any person who injures, defrauds, or deceives any insurer, files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree. The undersigned understands that the plan applied for will not pay benefits for any expenses incurred on account of any condition which manifested itself before the effective date. The undersigned also understands that this is not a continuation of any previous medical plan, including ny prior Short Term Medical plan. If I am self employed or an employee of an employer with 50 or fewer employees, I warrant premiums for this coverage are not: (1) Paid or reimbursed by my employer or, (2) To the best of my knowledge, treated as tax-deductible by my employer or me as related to an employer benefit plan (Internal Revenue Code sections 106,125,162 or 213).										
PRIMARY PHYSICIAN		g-,	<u></u>	,			, , , , , , , , , , , , , , , , , , ,		PRIMARY PHYSICIAN'S TELEPHONE N	,
APPLICANT'S SIGNA	ATURE								TODAY'S DATE	
DAY TELEPHONE NU	IMBER				E	EVENING TELEPHON	NE NUMBER			
FORM 28786										
\$10 Savings Op	tion									
I would like to sav	e \$10 by receiving	my policy via the	Internet. I also agree to	receive the o	company's "Notice of	f Privacy Practice	" via the Internet.	☐ Yes ☐ No	EMAIL ADDRESS	
		r policy delive	ry via the Internet,	you <u>must</u> p	rovide your emai	il address in th	e space to the i	right.		
Payment Inform										
				P	Please submit first	month premiu	m via check alo	ng with a separa		
Important Reminders: The \$20 application fee and \$10 administration fee are non-refundable. There will be no refund of premium after the 10-day free look period in the contract. Step 2: Authorization										
 ♦ When selecting the single payment option with MasterCard/Visa: I authorize Assurant Health to charge my account for the Short Term Medical policy listed above. ♦ When selecting the monthly payment option with MasterCard/Visa or Automatic Charge to a checking account: I authorize Assurant Health to charge my account each month for the Short Term Medical policy listed above, until the end of the policy or until I request cancellation in writing. I understand I can request the charge be stopped if I notify Assurant Health seven days in advance of the charge occurring. Card # Authorized Amount \$ (Insert Initial Premium Payment Amount) 										
ACCOUNT HOLDER'S SIGNATURE DATE APP SOURCE										
AGENT NAME LC	wrence P	alke	AGE	ENT ID # O(00589400	00001		CONFIRMATION CO	DE (HOME OFFICE USE ONLY)	
				Product	s are underwritten by	Time Insurance Co	mpany.			(April 2006)