



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 non-disabling 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 | | We pay 100% of remaining covered expenses up to the plan maximum of \$2 million for each covered person. | |



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 pre-existing 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.

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.

| Age | Deductible | | | |
|-------|------------|--------|---------|---------|
| | \$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.

| | Deductible | | | |
|-----------|------------|--------|---------|---------|
| | \$250 | \$500 | \$1,000 | \$2,500 |
| Per Child | \$1.40 | \$0.90 | \$0.80 | \$0.50 |

| ZIP CODE | Factor |
|--------------|--------|
| 600-605 | 1.41 |
| 606, 608 | 1.77 |
| All other IL | 1.29 |



| Rate of Payment | Deductible | | | |
|-----------------|------------|-------|---------|---------|
| | \$250 | \$500 | \$1,000 | \$2,500 |
| 50% | 0.80 | 0.88 | 0.80 | 0.80 |
| 80% | 1.10 | 1.10 | 1.00 | 1.00 |
| 100% | n/a | n/a | 1.34 | 1.22 |

| | | |
|---|--|---|
| Refer to Charts on previous panel. | | |
| Step 1. 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. Multiply the rate by the number of children. (See Chart 2) Subtotal | _____ x _____ = _____ | _____ x _____ = _____ |
| Step 4. Add the subtotals from Steps 2 & 3 . | = _____ | = _____ |
| Step 5. Monthly Factor Subtotal | x 1.00 = _____ | x 1.30 = _____ |
| Step 6. Multiply the ZIP Code Factor by the subtotal in Step 5 . . . (See Chart 3) Subtotal | x _____ = _____ | x _____ = _____ |
| Step 7. Rate of Payment Multiply Rate of Payment factor by the subtotal in Step 6 (See Chart 4) Subtotal | x _____ = _____ | x _____ = _____ |
| Step 8. Enter the number of days of coverage Multiply the number of days by the subtotal in Step 7. | x _____ = _____ <small>Minimum is 30 days. Maximum is 185 days.</small> | x 35 = _____ <small>Subsequent monthly payments will be less as they are based on 30 day increments. To determine future monthly premiums, repeat the calculation using 30 days.</small> |
| Step 9. Fees \$20 application fee + \$10 administration fee = \$30 (non-refundable) TOTAL | + 30.00 = _____ | + 30.00* = _____ <small>one time fee only</small> |
| | | Enter this amount on the enrollment form in the box marked TOTAL if you want to have a paper policy mailed to you. |
| Step 10. \$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. TOTAL | - 10.00 = _____ | - 10.00 = _____ <small>one time savings only</small> |
| * Choose one deductible amount per policy. * Application 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.

