



# Short Term Medical Insurance

## RHODE ISLAND

### Coverage for 30 - 365 Days

- ✓ Up to \$2 million in coverage
- ✓ Visit any doctor, any hospital
- ✓ Prescription drug coverage
- ✓ Coverage as early as the next day

## Simple. Fast. Affordable.

Our lives are constantly changing, as are our priorities. However, one priority that should never change is ensuring you and your family are protected against an unexpected illness or injury – both medically and financially.

Even if you're healthy, you're not immune from the unexpected. If you find yourself temporarily without health coverage, **Short Term Medical** insurance is an affordable solution that provides valuable basic protection against an unexpected illness or accident. **Short Term Medical** insurance is:

**Simple** – You get coverage for unexpected illnesses and accidents; pre-existing medical conditions are not covered.

**Fast** – Coverage can be obtained as early as the next day ... just a few simple medical questions to answer. Best of all, you can choose to receive your policy electronically.

**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 may also be a low-cost alternative to COBRA.

The plan comes with a variety of rate of payment (coinsurance) and deductible options, as well as a choice of single or monthly payments – giving you control over your premiums and out-of-pocket expenses.

With \$2 million in coverage and the option to visit any doctor or hospital, there's no good reason to go without health insurance, even for a short time.

**Who you choose matters!** An insurance plan is only as reliable as the company behind it. Assurant Health has been in business since 1892, selling health insurance longer than any of its competitors. Assurant Health is the brand name for products underwritten and issued by John Alden Life Insurance Company, which is consistently rated A- (Excellent) by A.M. Best<sup>1</sup>. For health insurance you can depend on, insist on a track record of expertise, strength and commitment – insist on Assurant Health.

<sup>1</sup> Source: A.M. Best Ratings and Analysis, June, 2006.

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.

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### 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.
- 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.

### 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

\* With the 12 month plan (186-365 days), coverage continues beyond the policy period for up to 90 days if you are hospitalized – at no additional cost.

### Prescription Drug Coverage

Prescription drugs are expensive. And costs seem to be going up every day. That's why it's important to choose a **Short Term Medical** plan that includes prescription drug coverage.

This plan provides coverage for both generic and brand name prescription drugs needed as a result of an accident or illness while covered under this plan.

- Visit any pharmacy
- No separate deductible to meet
- No limits on the number of prescriptions that can be filled

### 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 or go online to see if your doctor or hospital is part of PHCS Healthy Directions:


- 1-800-357-6847
- www.phcs.com



## Design the Plan That's Right for You

	6 Month Plan	12 Month Plan
<b>Length of Coverage</b>	30-185 days Up to 6 monthly payments	186-365 days Up to 12 monthly payments
<b>Deductible</b> Amount you pay toward covered expenses before the plan pays benefits	<b>\$250*</b> , \$500, \$1,000, \$2,500 Only one deductible needs to be satisfied for all covered members. <b>*For the \$250 deductible only</b> – each family member needs to satisfy the deductible (up to a maximum of three deductibles).	\$500, \$1,000, \$2,500, \$5,000 Only one deductible needs to be satisfied for all covered members.
<b>Rate of Payment (Coinsurance)</b> Percentage of covered expenses we pay after the deductible	100%, 80%, 50% The 100% option is only available with the \$1,000 and \$2,500 deductible options.	80%, 50%
<b>Lifetime Benefit Maximum</b> The total maximum amount the plan pays	\$2 million	\$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.		

## Plan Exclusions

**This Short Term Medical plan does not cover:** pre-existing conditions\* (including those not inquired about on the enrollment form); preventive or wellness doctor visits; 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 12-month 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 12-month period immediately preceding the Effective Date of coverage. The signs or symptoms must have been significant enough to establish manifestation or onset by one of the following tests: The signs or symptoms would have allowed one learned in medicine to make a diagnosis of the disorder; or the signs or symptoms should have caused an ordinarily prudent person to seek diagnosis or treatment. A pregnancy that exists on the day before your Effective Date will be considered a pre-existing condition.

## When Does Coverage Begin?

Your coverage will begin at 12:01 a.m. the day of your approved effective date, provided the enrollment form received is complete\*, meets the requirements for acceptance and the full initial premium is received. Your requested effective date must be within 30 days from the date you signed the enrollment form.

**Please refer to the enrollment form on the back of this brochure for more information on determining your effective date.**

\* Enrollment forms that do not meet eligibility requirements will be returned to the insured or agent. Incomplete enrollment forms 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 365 days. **No refunds are available after the 10-day free look period.**
- **Monthly Payment Option:** Ideal if you are unsure how long coverage is needed. 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. When you apply, simply let us know if you want the ability to have coverage for up to 6 months or up to 12 months.

## 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. 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.

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.

## 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.**

**The \$20 application fee is non-refundable.**

## Apply Now!

Applying for **Short Term Medical** coverage is easy.

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. Mail the completed enrollment form with your payment to your agent or Assurant Health, P.O. Box 3175, Milwaukee, WI 53201-3175.

**Checks and 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**.

The \$250 deductible option is only available with the 6 month plan and the \$5,000 deductible is only available with the 12 month plan.

Age	Deductible				
	\$250	\$500	\$1,000	\$2,500	\$5,000
0-14	\$2.10	\$1.40	\$1.20	\$0.90	\$0.70
15-19	2.70	1.80	1.50	1.20	1.00
20-24	2.50	1.70	1.50	1.10	0.90
25-29	2.50	1.60	1.30	0.90	0.80
30-34	2.70	1.80	1.30	1.00	0.80
35-39	3.20	2.20	1.70	1.20	1.00
40-44	3.60	2.40	1.90	1.40	1.10
45-49	4.20	2.80	2.40	1.70	1.40
50-54	5.70	3.80	3.20	2.40	1.90
55-59	7.40	5.20	4.20	3.10	2.50
60-64	12.10	8.10	6.70	4.80	3.90

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	\$5,000
Per Child	\$1.40	\$0.90	\$0.80	\$0.50	\$0.45

This plan is not available to residents of Hawaii, Massachusetts, New Jersey, New York and Vermont.

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.

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Premium Calculation Instructions		
Refer to charts on previous panel.		
<b>Step 1.</b> Choose a payment option – single or monthly.	<b>SINGLE PAYMENT</b>	<b>MONTHLY PAYMENT</b>
<b>Step 2.</b> List each applicant's daily rate. Rate chart is set up by age and deductible. <sup>†</sup> a) Primary Insured rate ..... b) Spouse rate ..... (See Chart 1) <b>Subtotal</b>	_____ + _____ = _____	_____ + _____ = _____
<b>Step 3.</b> 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) <b>Subtotal</b>	_____ x _____ = _____	_____ x _____ = _____
<b>Step 4.</b> Add the subtotals from Steps 2 & 3. ....	= _____	= _____
<b>Step 5.</b> Monthly Factor ..... Multiply by the subtotal in Step 4. <b>Subtotal</b>	x <u>1.00</u> = _____	x <u>1.25</u> = _____
<b>Step 6.</b> Multiply the ZIP Code Factor by the subtotal in Step 5 .....	x <u>1.50</u> = _____	x <u>1.50</u> = _____
<b>Step 7.</b> Plan Type • 6 Month Plan (30-185 days), enter 1.00 • 12 Month Plan (186-365 days), enter 1.30 ..... Multiply by the subtotal in Step 6. <b>Subtotal</b>	x _____ = _____	x _____ = _____
<b>Step 8.</b> Enter the number of days of coverage ..... Multiply the number of days by the subtotal in Step 7. <b>Subtotal</b>	x _____ Minimum is 30 days. Maximum is 365 days. = _____	x <u>35</u> 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. = _____
<b>Step 9.</b> Rate of Payment • 100%, enter 1.25 Available with 6 Month Plan (30-185 days) only, with \$500, \$1,000 and \$2,500 deductibles • 80/20, enter 1.00 • 50/50, enter 0.80 ..... Multiply by the subtotal in Step 8. <b>Subtotal</b>	x _____ = _____	x _____ = _____
<b>Step 10.</b> Application Fee (Non-refundable) .....	+ <u>20.00</u> = _____	+ <u>20.00*</u> one-time fee only = _____
<b>TOTAL</b>	= _____	= _____
<sup>†</sup> Choose one deductible amount per policy. * Application fee is added to first month's premium only.		<b>Enter this amount on the enrollment form in the box marked TOTAL.</b>

