



# Short Term Medical Insurance

## OREGON

### Coverage for 30 - 180 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

### 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](http://www.phcs.com)



## Design the Plan That's Right for You

	6 Month Plan
<b>Length of Coverage</b>	30-180 days Up to 6 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).
<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.
<b>Lifetime Benefit Maximum</b> The total maximum amount the plan pays	\$2 million

## Benefits are paid as follows:

<b>FIRST</b>	You pay the deductible.		
<b>THEN</b>	<b>100%</b>	<b>80/20</b>	<b>50/50</b>
		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.
<b>THEREAFTER</b>	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 5-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 5-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 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 180 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.

## Can This Plan Be Renewed?

John Alden Life Insurance Company's **Short Term Medical** plan is **not renewable**.

## 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 \$25 application fee is non-refundable.**