

FOR ADDITIONAL INFORMATION OR CONTRACTING:  
Martina SMART/Independent Insurance Broker  
(239) 565 6814 Fax: (239) 288-0559  
[www.smartinsuranceusa.com](http://www.smartinsuranceusa.com)

# SHORT-TERM LIMITED MEDICAL INSURANCE

Temporary, Affordable Limited Benefit Coverage



Standard Life and Accident Insurance Company

# Health insurance is essential for everyone.

But everyone's needs are different.

What happens when you are at the crucial point of being between coverage options? Where do you turn when you need temporary affordable coverage?

Short-Term Limited Medical Insurance from Standard Life and Accident could be your answer.



## How can Short-Term Limited Medical insurance help me?

- Are you between jobs?

The inexpensive premiums make Standard Life and Accident Limited Medical insurance a great option for people who need temporary coverage like recent college graduates, seasonal workers or those who have lost their employment. You can get interim coverage to fill the gap.

- Have you missed open enrollment?

If so, our quick approval process can allow you to get coverage now, until the next enrollment period.

- Did you retire early and are waiting for Medicare benefits to begin?

Our short-term coverage can provide you with protection until you are eligible to receive your Medicare benefits.



### Real Benefits. Fast Application Process.

Our Short-Term Limited Medical insurance provides temporary, limited benefit coverage for up to 364<sup>1</sup> days. The plans pay a fixed amount for benefits you can really use like doctor visits, X-rays and wellness benefits.

The application process is quick and simple, and qualified applicants are often approved in less than three days. However, it is also important to know that our Short-Term Limited Medical insurance is not comprehensive medical coverage.

Policy Form Series SL-SDLB-C

## What else do I need to know?

### What benefits are included in the Standard Life Short-Term Limited Medical insurance?

Hospitalization, hospital admission, intensive care, emergency room, doctor visits, lab benefits, accidental death, fracture and burn care, critical illness *and more*.

### Why do I need the Critical Illness benefit?

The Critical Illness benefit pays a fixed, lump-sum of cash if an insured person is diagnosed with a covered illness such as cancer, heart attack or stroke. Its purpose is to provide a cash benefit to help pay for unexpected expenses.

### Is the plan renewable?

No, the term of the plan is up to 364<sup>1</sup> days only.

### Does the plan cover pre-existing conditions?

No. Any current or previous health condition will be considered pre-existing and is excluded.

### What happens once the policy ends?

You may purchase another plan<sup>1</sup>. However, any condition treated during the term of the policy will be considered a pre-existing condition under any new plan.

### Do these plans qualify as Minimum Essential Coverage under the Affordable Care Act (ACA)?

No, Short-Term Limited Medical plans do not meet Minimum Essential Coverage criteria, therefore they are not ACA compliant and you may still be subject to the tax penalty.

### After my policy is issued, is there a waiting period before benefits begin?

Yes, sickness, a mental or nervous disorder or substance abuse is not covered for the first 10 days after the policy is effective.

## Inpatient Benefits

BENEFIT DESCRIPTION	PLAN A	PLAN B	PLAN C	PLAN D
Hospital Confinement - Injury	\$3,000 / Day	\$4,000 / Day	\$5,000 / Day	\$6,000 / Day
Hospital Confinement - Sickness	\$1,500 / Day	\$2,000 / Day	\$2,500 / Day	\$3,000 / Day
Hospital Admission - Injury	N/A	N/A	\$1,000	\$1,500
Hospital Admission - Sickness	N/A	N/A	\$500	\$750
Intensive Care - Injury: 30 Days	\$6,000 / Day	\$8,000 / Day	\$10,000 / Day	\$12,000 / Day
Intensive Care - Sickness: 30 Days	\$3,000 / Day	\$4,000 / Day	\$5,000 / Day	\$6,000 / Day
Surgery Based on 2011 RBRVS <sup>2</sup>	100% of RBRVS	100% of RBRVS	100% of RBRVS	150% of RBRVS
Anesthesia	20% of Surgical Benefit	20% of Surgical Benefit	20% of Surgical Benefit	30% of Surgical Benefit
Continuous Care - Injury: 30 Days	\$1,000 / Day	\$1,000 / Day	\$1,000 / Day	\$1,000 / Day
Continuous Care - Sickness: 30 Days	\$500 / Day	\$500 / Day	\$500 / Day	\$500 / Day
Substance Abuse: 30 Days	\$150 / Day	\$150 / Day	\$200 / Day	\$300 / Day
Mental Illness: 30 Days	\$150 / Day	\$150 / Day	\$200 / Day	\$300 / Day

# Outpatient Benefits

BENEFIT DESCRIPTION	PLAN A	PLAN B	PLAN C	PLAN D
Physician Office - Injury	\$100 / Per Visit 2 Per Coverage Period	\$120 / Per Visit 3 Per Coverage Period	\$140 / Per Visit 3 Per Coverage Period	\$160 / Per Visit 4 Per Coverage Period
Physician Office - Sickness	\$50 / Per Visit 2 Per Coverage Period	\$60 / Per Visit 3 Per Coverage Period	\$70 / Per Visit 3 Per Coverage Period	\$80 / Per Visit 4 Per Coverage Period
Wellness Benefit	\$75 / Per Visit 1 Per Coverage Period	\$100 / Per Visit 1 Per Coverage Period	\$100 / Per Visit 1 Per Coverage Period	\$125 / Per Visit 1 Per Coverage Period
Emergency Room Injury	\$150 / Per Visit 2 Per Coverage Period	\$200 / Per Visit 2 Per Coverage Period	\$300 / Per Visit 2 Per Coverage Period	\$400 / Per Visit 2 Per Coverage Period
Emergency Room Sickness	\$75 / Per Visit 1 Per Coverage Period	\$100 / Per Visit 1 Per Coverage Period	\$150 / Per Visit 1 Per Coverage Period	\$200 / Per Visit 1 Per Coverage Period
Diagnostic, X-Ray, Lab - Injury	\$100 Per Test Day 2 Test Days	\$150 Per Test Day 2 Test Days	\$200 Per Test Day 2 Test Days	\$400 Per Test Day 2 Test Days
Diagnostic, X-Ray, Lab - Sickness	\$50 Per Test Day 2 Test Days	\$75 Per Test Day 2 Test Days	\$100 Per Test Day 2 Test Days	\$200 Per Test Day 2 Test Days
Ambulatory Surgical Center - Injury	\$150 / Per Surgery	\$200 / Per Surgery	\$300 / Per Surgery	\$400 / Per Surgery
Ambulatory Surgical Center - Sickness	\$75 / Per Surgery	\$100 / Per Surgery	\$150 / Per Surgery	\$200 / Per Surgery
Surgery Based on 2011 RBRVS <sup>2</sup>	100% of RBRVS	100% of RBRVS	100% of RBRVS	150% of RBRVS
Anesthesia	20% of Surgical Benefit	20% of Surgical Benefit	20% of Surgical Benefit	30% of Surgical Benefit
Ambulance Services Ground - Injury	\$250 / Per Trip 2 Per Coverage Period	\$300 / Per Trip 2 Per Coverage Period	\$300 / Per Trip 2 Per Coverage Period	\$400 / Per Trip 2 Per Coverage Period
Ambulance Services Ground - Sickness	\$125 / Per Trip 2 Per Coverage Period	\$150 / Per Trip 2 Per Coverage Period	\$150 / Per Trip 2 Per Coverage Period	\$200 / Per Trip 2 Per Coverage Period
Ambulance Services Air - Injury	\$2,000 / Per Trip 2 Per Coverage Period	\$2,000 / Per Trip 2 Per Coverage Period	\$3,000 / Per Trip 2 Per Coverage Period	\$4,000 / Per Trip 2 Per Coverage Period
Ambulance Services Air - Sickness	\$1,000 / Per Trip 2 Per Coverage Period	\$1,000 / Per Trip 2 Per Coverage Period	\$1,500 / Per Trip 2 Per Coverage Period	\$2,000 / Per Trip 2 Per Coverage Period
Accidental Death	\$10,000	\$10,000	\$10,000	\$10,000
Common Carrier	\$20,000	\$20,000	\$20,000	\$20,000
Dislocation Benefit	\$2,000 <sup>3</sup>	\$2,000 <sup>3</sup>	\$2,500 <sup>3</sup>	\$2,500 <sup>3</sup>
Fracture Benefit	\$5,000 <sup>3</sup>	\$5,000 <sup>3</sup>	\$7,500 <sup>3</sup>	\$10,000 <sup>3</sup>
Burn Benefit	\$15,000 <sup>3</sup>	\$15,000 <sup>3</sup>	\$20,000 <sup>3</sup>	\$25,000 <sup>3</sup>
Critical Illness	\$5,000	\$5,000	\$10,000	\$10,000

<sup>1</sup> Varies by state.

<sup>2</sup> Resource Based Relative Value System (RBRVS) means the methodology used by the federal government to determine benefits payable under Medicare.

<sup>3</sup> This is the maximum amount payable for this Benefit. Please refer to the Schedule of Benefit Amounts for more details.

# Get discounted access to a wide range of healthcare providers across the country.

Standard Life partners with MultiPlan to provide its *Short-Term Limited Benefit* plan insureds access to thousands of hospitals, practitioners and ancillary facilities who have agreed to significant discounts on their medical services. MultiPlan is the nation's oldest, largest and most comprehensive provider of independent medical cost management solutions, including PPO networks.

With a network of more than half a million healthcare professionals, over 4,700 hospitals and over 96,000 ancillary care facilities, plan participants will have access to a wide range of quality healthcare providers across the country.

*Short-Term Limited Benefit Insurance* plan insureds can access and choose their providers in order to take advantage of discounted prices through facilities and providers that are part of the MultiPlan network.

To locate a MultiPlan provider visit [www.multiplan.com](http://www.multiplan.com) - Search for a Doctor or Facility - Locate the logo shown below on the "other logos" tab.



## Example of MultiPlan PPO Savings

Description	Total Number Providers / Facilities	Effective Discount*
Physicians	744,000	39.2%
Hospital and Facilities	101,000	16% - 33%

\*This illustration is an example of average discounts based on all claims processed in a 12 month period. Effective discounts will vary from state to state. PPO Provider services are provided by MultiPlan, Inc., [www.multiplan.com](http://www.multiplan.com).



## GROUP SHORT TERM LIMITED MEDICAL RATE CARD

### MONTHLY ATTAINED AGE PREMIUM RATES

<b>INDIVIDUAL</b>				
<b>AGE</b>	<b>PLAN A</b>	<b>PLAN B</b>	<b>PLAN C</b>	<b>PLAN D</b>
18-39	\$ 64.00	\$ 80.00	\$ 97.00	\$ 132.00
40-44	92.00	113.00	139.00	187.00
45-49	107.00	132.00	163.00	218.00
50-54	133.00	164.00	204.00	270.00
55-59	162.00	198.00	247.00	326.00
60-64	209.00	256.00	321.00	419.00
65-69	309.00	383.00	483.00	621.00
70-74	381.00	477.00	606.00	767.00

<b>INDIVIDUAL + SPOUSE</b>				
<b>AGE</b>	<b>PLAN A</b>	<b>PLAN B</b>	<b>PLAN C</b>	<b>PLAN D</b>
18-39	\$ 122.00	\$ 154.00	\$ 189.00	\$ 259.00
40-44	177.00	220.00	272.00	367.00
45-49	208.00	258.00	321.00	429.00
50-54	260.00	322.00	402.00	532.00
55-59	320.00	393.00	492.00	649.00
60-64	418.00	514.00	646.00	843.00
65-69	619.00	768.00	970.00	1,247.00
70-74	762.00	954.00	1,217.00	1,540.00

Rates based on actual age of Primary Insured.  
Maximum issue age may vary by state.

## MONTHLY ATTAINED AGE PREMIUM RATES

### INDIVIDUAL + CHILD(REN)

AGE	PLAN A	PLAN B	PLAN C	PLAN D
18-39	\$ 135.00	\$ 173.00	\$ 211.00	\$ 286.00
40-44	170.00	215.00	264.00	355.00
45-49	179.00	226.00	278.00	372.00
50-54	198.00	249.00	308.00	410.00
55-59	220.00	273.00	339.00	450.00
60-64	267.00	331.00	413.00	542.00
65-69	376.00	469.00	589.00	764.00
70-74	447.00	562.00	712.00	910.00

### INDIVIDUAL + FAMILY

AGE	PLAN A	PLAN B	PLAN C	PLAN D
18-39	\$ 210.00	\$ 268.00	\$ 329.00	\$ 448.00
40-44	272.00	344.00	424.00	572.00
45-49	296.00	373.00	462.00	619.00
50-54	336.00	421.00	523.00	697.00
55-59	385.00	478.00	596.00	790.00
60-64	479.00	592.00	743.00	974.00
65-69	678.00	845.00	1,064.00	1,375.00
70-74	822.00	1,031.00	1,311.00	1,667.00

Rates based on actual age of Primary Insured.

Maximum issue age may vary by state.

# American Alliance for Personal Financial Independence (AAPFI)

Membership Services Office: 16476 Wild Horse Creek Road, Chesterfield, MO 63017

## Association members enjoy a number of health, travel, consumer and business-related benefits for a monthly membership fee.

American Alliance for Personal Financial Independence was formed to educate and benefit members by providing information, resources and access to savings on products and services. Association rates and benefits are subject to change without notice.

### Membership Benefits

#### BASIC

- **eDocAmerica** – eDocAmerica is a web portal that can help you save the cost of a doctor visit. Use your tablet, computer or smartphone for confidential, unlimited, 24/7 online access to board certified physicians, pharmacists *and more*. You can receive personal responses to health related questions usually within a couple of hours.
- **EMERGENCY MEDICAL INFO CARD** – Wallet-size card provides personal medical profile in case of emergency.
- **GYMAMERICA.COM** – Online interactive exercise and diet program.
- **HEARING SERVICE** – Mail order service providing 50 to 60% discount on quality hearing aids.
- **LENSCRAFTER VISION CLUB** – 20% discount on all purchases at any LensCrafters.
- **PRESCRIPTION DRUG CARD** – Pre-activated and can be used immediately to save up to 75% on your prescription drugs.
- **VITAMIN AND NUTRITIONAL SUPPLEMENT DISCOUNTS** – 15% discount on a wide range of products.
- **CHILD ID CARD** – Child ID safety card.
- **IDENTITY THEFT INSURANCE** – This benefit provides \$2,500 of coverage with no deductible.
- **NORTH AMERICAN VAN LINES MOVING DISCOUNT** – Substantial discounts on interstate relocation services, including up to 58% on transportation charges.
- **SAVERS CLUB BOOK** – Discounts on theme parks, movie tickets, car rental.
- **SPRINT** – Take advantage of special discounts on personal Sprint services.
- **24-HOUR EMERGENCY ROADSIDE ASSISTANCE** – You will be covered for the first \$50 per occurrence for each covered emergency expense, including towing, flat tire assistance, battery service and lock-out service.
- **CAR RENTAL DISCOUNTS** – Special savings at Avis, Budget or Dollar Rent a Car.
- **TRAVELER BONUS** – Provides rebates on hotels booked online.

#### ENHANCED

In addition to receiving all Basic membership benefits, Enhanced membership benefits include membership in MASA Assist which covers such things as:

- **EMERGENCY AIR TRANSPORTATION AND MEDICAL EVACUATION**
- **HELICOPTER TRANSPORTATION**
- **GROUND AMBULANCE TRANSPORTATION**
- **REPATRIATION/RECUPERATION**
- **RETURN TRANSPORTATION**
- **NON-INJURY (FRIEND FAMILY MEMBER) TRANSPORT**
- **ESCORT TRANSPORTATION**
- **MINOR CHILDREN/GRANDCHILDREN RETURN**
- **PET RETURN**
- **VEHICLE RETURN**
- **MORTAL REMAINS TRANSPORT**
- **ORGAN RETRIEVAL**
- **ORGAN RECIPIENT TRANSPORT**
- **WORLDWIDE COVERAGE**

Please Choose One:  **Basic: Individual/Family** (\$3.00 per month)  **Enhanced: Individual** (\$32.17 per month)  **Enhanced: Family** (\$40.50 per month)